Annual performance report
for products issued by Super Retirement Fund (SRF)

as at 30 June 2026

Resolution Life

Important note: *All SRF products were transferred to National Mutual Retirement Fund (NMRF) effective 1 July 2026. For further details, please visit* ***resolutionlife.com.au/successor-fund-transfer****. Product reports will be updated to reflect this change in the next reporting cycle.*

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What you need to know

Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L0001458 (Trustee) as trustee of the Super Retirement Fund ABN 40 328 908 469 (Fund) is the issuer of these products. Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of life insurance policies to the Trustee for these products. The Trustee, as owner of the life insurance policies, will receive the applicable benefit from Resolution Life, and in turn provides the benefit to eligible Fund members.

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Resolution Life can be contacted via **resolutionlife.com.au/contact-us** or by calling **1800 007 292**.

About this document:

This document outlines the investment performance for your products within the Super Retirement Fund (SRF).

This document has been prepared for general information only, not having regard to your investment 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 PDS 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.

The Quarterly Performance Report for financial products issued by Resolution Life Australasia Limited (for example, deferred annuity, allocated annuity or investment growth bond products) can be found at **resolutionlife.com.au.**

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 2026, 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 call us on the phone number provided on your annual statement between 9am and 5pm (Sydney time), Monday to Friday, excluding Sydney 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 for the applicable options or contact us for further details. For information on the investment strategies of each investment option available within your product or the fees and costs, please refer to the Investment options (SRF) report or Fees & costs document at **resolutionlife.com.au.**

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
Flexible Income Retirement Plan								
Capital Guaranteed (participating)	FECPGTD	1.15	3.30	6.37	12.92	12.06	11.24	10.97
Conservative 3	FECAPSF	1.48	4.35	3.01	5.90	6.89	4.55	4.81
Guaranteed Cash	FEPACAS	0.47	1.24	2.19	4.39	4.44	3.23	2.50
Diversified Fixed Interest 2	FEPAFIX	1.18	2.91	1.65	2.73	6.65	2.12	2.52
Growth 2	FEDISCR	2.04	7.05	4.61	9.69	10.55	7.88	8.71
High Growth 2	FEGRWTH	2.21	8.04	5.28	11.19	11.32	8.95	9.97
Listed Real Assets	FEXROPR	3.25	7.69	12.28	16.08	9.95	2.18	4.65
Australian Share 6	FEPAEQU	3.00	5.22	3.67	7.71	11.07	8.96	10.84
Australian Share 7	FEXFSDE	2.97	5.18	3.60	7.62	12.72	7.05	10.44
Australian Share 12	FEXRODE	2.93	5.14	3.56	7.58	11.49	9.23	11.31
International Share 4	FEPIEQU	3.01	15.35	6.20	16.14	17.04	11.77	13.85
International Share 6	FEXSAOE	3.00	15.29	5.92	15.81	13.67	7.55	10.39
Life Umbrella Super								
Capital Guaranteed (participating)	1LUS	0.51	1.46	2.98	6.15	6.24	6.22	6.09
Lifebuilder Superannuation								
Growth 2	B93SG	1.80	6.01	3.93	8.40	9.17	6.52	6.87
Conservative 3	CS93SG	1.29	3.56	2.36	4.77	5.87	3.83	3.39
High Growth 2	EP93SG	1.95	6.93	4.51	9.77	10.26	7.59	8.07
Living Money								
Guaranteed Cash	4CSH	0.45	1.15	2.00	3.87	3.91	2.63	1.58
Diversified Fixed Interest 2	4FIX	1.14	2.81	1.45	2.26	6.17	1.55	1.60
Conservative 3	4STB	1.44	4.25	2.81	5.48	6.53	4.10	3.92
Conservative 3	4CST	1.42	4.23	2.88	5.54	6.59	4.14	4.06
Growth 2	4CMG	2.00	7.06	4.58	9.52	10.36	7.50	7.99
Growth 2	4MGD	1.99	6.93	4.40	9.25	10.11	7.38	7.79
Listed Real Assets	4PRP	3.31	7.67	12.54	16.49	9.43	1.88	3.78
Australian Share 6	4EQY	2.96	5.11	3.46	7.29	10.54	8.30	9.75
International Share 4	4INT	2.95	15.19	5.90	15.56	16.40	11.06	12.70
Managed Investment SuperPlan								
Growth 2	CQ	1.81	6.06	4.01	8.55	9.23	6.44	6.74
Managed Personal SuperPlan								
Guaranteed Cash	SG	0.40	1.00	1.78	3.44	3.39	2.27	1.36
Growth 2	CQ	1.81	6.06	4.01	8.55	9.23	6.44	6.74
Master Fund Superannuation								
Capital Guaranteed (participating)	SCPGTD	0.70	2.00	4.04	8.36	7.98	7.78	6.96
Conservative 3	SCAPSF	1.32	3.66	2.54	5.13	6.29	4.38	4.34
Guaranteed Cash	SPACAS	0.43	1.06	1.90	3.67	3.83	2.80	2.16
Diversified Fixed Interest 2	SPAFIX	1.02	2.27	0.98	1.77	3.22	0.34	1.30
Growth 2	SDISCR	1.83	6.11	4.11	8.77	9.57	7.06	7.83
High Growth 2	SGRWTH	1.87	6.92	4.58	10.04	10.67	8.15	9.04
Listed Real Assets	SXROPR	2.82	6.48	10.50	14.01	9.86	3.02	4.95
Australian Share 6	SPAEQU	2.64	4.18	3.22	7.08	9.79	7.80	9.39
Australian Share 7	SXFSDE	2.64	4.17	3.23	7.06	11.31	6.23	10.16
Australian Share 12	SXRODE	2.60	4.15	3.19	7.01	10.54	8.38	10.34
International Share 4	SPIEQU	2.74	13.67	5.44	15.28	15.43	10.74	12.79
International Share 6	SXSAOE	2.72	13.56	5.37	15.14	12.43	6.98	9.46
Money Plan Super								
Capital Guaranteed (non participating)	6SMY	0.25	0.89	2.05	4.57	4.23	2.53	2.20
PensionSelect								
Conservative 4	JE	1.12	4.27	2.96	5.65	5.61	3.03	2.81
Conservative 2	F3	1.11	4.23	2.97	5.68	5.00	2.36	1.94
Savings	U3	0.45	1.20	2.10	4.05	4.23	3.00	2.06
Conservative 3	BU	1.12	4.25	2.89	5.42	6.53	4.00	4.14
Balanced 2	AB	1.36	5.60	3.75	7.52	8.38	5.52	5.84
Growth 2	Q3	1.52	6.95	4.54	9.42	10.28	7.36	7.88
High Growth 2	AG	1.63	8.04	5.10	10.73	11.56	8.60	9.20
Australian Share 6	AS	1.02	4.76	3.18	6.69	10.53	8.20	9.82
International Share 4	JP	3.25	15.24	5.82	15.55	16.59	11.14	12.25

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
Personal Superannuation & Rollover Plan								
Conservative 2	C3	0.99	3.51	2.41	4.64	4.10	1.78	1.22
Savings	R3	0.36	0.96	1.75	3.38	3.63	2.56	1.61
Balanced 2	PB	1.20	4.70	3.11	6.52	7.36	4.79	4.94
Growth 2	M3	1.37	5.98	3.94	8.37	9.13	6.38	6.68
High Growth 2	PG	1.50	7.01	4.60	9.80	10.30	7.50	7.90
Australian Share 6	PS	0.87	3.81	2.81	6.22	9.30	7.02	8.09
Personal Superannuation Bond								
Capital Guaranteed (participating)	1SUP	0.64	1.84	3.75	7.75	7.40	7.09	6.69
Guaranteed Cash	2CSU	0.40	0.98	1.73	3.34	3.36	2.26	1.29
Diversified Fixed Interest 2	2FIU	1.00	2.20	0.82	1.45	2.84	-0.22	0.33
Conservative 3	2STU	1.29	3.57	2.37	4.78	5.89	3.80	3.35
Growth 2	2MGU	1.80	6.03	3.94	8.40	9.15	6.46	6.79
Listed Real Assets	2PRU	2.80	6.33	10.35	13.72	8.61	1.78	3.36
Australian Share 6	2EQU	2.60	4.08	3.04	6.70	9.36	7.16	8.28
International Share 4	2INU	2.72	13.60	5.29	14.91	15.00	10.10	11.62
Personal Superannuation Portfolio								
Capital Guaranteed (participating)	SCPGTD	0.70	2.00	4.04	8.36	7.98	7.78	6.96
Guaranteed Cash	SPACAS	0.43	1.06	1.90	3.67	3.83	2.80	2.16
Conservative 3	SCAPSF	1.32	3.66	2.54	5.13	6.29	4.38	4.34
Diversified Fixed Interest 2	SPAFIX	1.02	2.27	0.98	1.77	3.22	0.34	1.30
Growth 2	SDISCR	1.83	6.11	4.11	8.77	9.57	7.06	7.83
High Growth 2	SGRWTH	1.87	6.92	4.58	10.04	10.67	8.15	9.04
Australian Share 6	SPAEQU	2.64	4.18	3.22	7.08	9.79	7.80	9.39
International Share 4	SPIEQU	2.74	13.67	5.44	15.28	15.43	10.74	12.79
Personal SuperCARE								
Capital Guaranteed (non participating)	PC	0.32	0.90	1.79	3.65	3.28	2.18	1.58
PruPlan Plus Superannuation								
Capital Guaranteed (participating)	CGSUP5	0.45	1.27	2.59	5.35	5.17	5.02	4.87
PruPlan Superannuation								
Capital Guaranteed (participating)	CGSUP1	0.45	1.27	2.59	5.35	5.17	5.02	4.87
Capital Guaranteed (participating)	CGSUP4	0.45	1.27	2.59	5.35	5.17	5.02	4.87
Capital Guaranteed (participating)	CGSUP3	0.45	1.27	2.59	5.35	5.17	5.02	3.41
PruPlan Superannuation "Unit-Linked" & "PruLink"								
Growth 2	B93SG	1.80	6.01	3.93	8.40	9.17	6.52	6.87
Retirement Accumulation Plan								
Capital Guaranteed (participating)	1RAP	0.51	1.46	2.98	6.15	6.24	6.22	6.09
Retirement Investment Plan								
Capital Guaranteed (participating)	1RIP	0.43	1.25	2.54	5.25	5.34	5.32	5.19
Retirement Plus Account								
Capital Guaranteed (non participating)	6ACG	0.40	1.35	3.03	6.68	6.45	4.49	3.34
Growth 2	9AMN	2.00	6.94	4.41	9.27	10.16	7.55	8.12
Guaranteed Cash	9ACA	0.46	1.15	2.00	3.82	3.93	2.78	1.75
Listed Real Assets	9APF	3.30	7.67	12.54	16.51	9.48	2.12	4.20
Australian Share 6	9AAE	2.97	5.12	3.49	7.33	10.73	8.65	10.23
Retirement Saver, Retirement Saver Plus, Retirement Saver Series 2								
Capital Guaranteed (non participating)	BK	0.31	0.89	1.77	3.60	3.24	2.13	1.54
Conservative 3	FK	1.29	3.57	2.38	4.79	5.89	3.81	3.41
Guaranteed Cash	UK	0.40	0.98	1.73	3.32	3.37	2.29	1.33
Growth 2	NK	1.80	6.01	3.93	8.43	9.15	6.48	6.88
Growth 2	CK	1.80	6.02	3.95	8.42	9.12	6.43	6.85
Growth 2	QK	1.80	6.02	3.93	8.38	9.14	6.47	6.89

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
Select Allocated Pension								
Capital Guaranteed (non participating)	ECOKAU	0.38	1.17	2.40	5.00	4.70	3.83	3.06
Capital Guaranteed (participating)	ECPGTD	1.15	3.30	6.37	12.92	12.06	11.24	10.97
Conservative 3	ECAPSF	1.48	4.35	3.01	5.90	6.89	4.55	4.81
Guaranteed Cash	EPACAS	0.47	1.24	2.19	4.39	4.44	3.23	2.50
Diversified Fixed Interest 2	EPAFIX	1.18	2.91	1.65	2.73	6.65	2.12	2.52
Fixed Interest	EXACFI	1.20	3.02	1.99	1.16	3.78	0.33	1.65
Diversified Fixed Interest 2	EXCMFI	1.17	2.90	1.65	2.64	3.93	0.59	1.92
Conservative 3	EXFSCS	1.46	4.33	3.01	5.89	6.92	4.60	5.00
Balanced 2	EXCMMO	1.78	5.74	3.90	7.88	8.76	6.11	7.23
Growth 2	EDISCR	2.04	7.05	4.61	9.69	10.55	7.88	8.71
Growth 2	EXCSGR	2.04	7.06	4.65	9.84	10.61	7.87	8.64
High Growth 2	EGRWTH	2.21	8.04	5.28	11.19	11.32	8.95	9.97
High Growth 2	EXFIGR	2.24	8.17	5.44	11.51	12.01	9.14	10.74
Listed Real Assets	EXCMPS	3.29	7.75	12.28	16.15	10.06	2.52	4.55
Australian Share 10	EXCSDE	2.92	5.14	3.58	7.60	11.29	9.09	11.84
Australian Share 6	EPAEQU	3.00	5.22	3.67	7.71	11.07	8.96	10.84
Australian Share 7	EXFSAS	2.91	5.14	3.61	7.66	12.70	7.00	11.36
Australian Share 8	EXCPSC	2.93	5.14	3.57	7.59	8.26	4.82	11.25
Australian Share 9	EXCTDE	2.93	5.15	3.60	7.69	11.65	9.61	11.24
Australian Share 6	EXCMDE	2.86	5.06	3.56	7.60	11.00	8.79	10.43
Australian Share 11	EXPPIS	2.90	5.12	3.55	7.57	11.81	10.61	10.50
Australian Share 12	EXCPAS	2.92	5.14	3.56	7.58	11.51	9.22	10.63
International Share 5	EXCTOE	3.00	15.33	5.90	15.87	17.91	13.07	13.90
International Share 4	EPIEQU	3.01	15.35	6.20	16.14	17.04	11.77	13.85
International Share 4	EXCMOE	2.99	15.31	5.86	15.80	17.06	11.64	13.35
International Share 6	EXSAOE	3.00	15.29	5.92	15.81	13.67	7.55	10.39
International Share 7	EXFSOE	2.98	15.25	5.85	15.74	15.44	11.82	12.03
Select Personal Superannuation								
Capital Guaranteed (non participating)	SCOKAT	0.32	0.92	1.84	3.75	3.42	2.47	2.15
Capital Guaranteed (participating)	SCPGTD	0.70	2.00	4.04	8.36	7.98	7.78	6.96
Conservative 3	SCAPSF	1.32	3.66	2.54	5.13	6.29	4.38	4.34
Guaranteed Cash	SPACAS	0.43	1.06	1.90	3.67	3.83	2.80	2.16
Diversified Fixed Interest 2	SPAFIX	1.02	2.27	0.98	1.77	3.22	0.34	1.30
Fixed Interest	SXACFI	1.06	2.61	1.55	0.68	3.26	0.25	1.38
Diversified Fixed Interest 2	SXCMFI	1.04	2.33	1.04	1.82	3.28	0.39	1.54
Conservative 3	SXFSCS	1.31	3.64	2.51	5.07	6.05	4.04	4.42
Conservative 3	SXCCMS	1.29	3.66	2.48	5.01	5.99	3.98	4.24
Growth 2	SDISCR	1.83	6.11	4.11	8.77	9.57	7.06	7.83
Balanced 2	SXCMMO	1.61	4.83	3.30	6.91	7.72	5.40	6.48
Growth 2	SXCCNM	1.85	6.12	4.14	8.86	9.51	7.13	7.93
Growth 2	SXCSGR	1.87	6.10	4.12	8.92	9.57	7.01	7.86
High Growth 2	SGRWTH	1.87	6.92	4.58	10.04	10.67	8.15	9.04
Listed Real Assets	SXCMPS	2.80	6.41	10.51	14.01	8.95	2.34	4.46
Listed Real Assets	SXCPRO	2.83	6.43	10.55	14.11	9.03	2.37	4.42
High Growth 2	SXFIGR	1.89	6.93	4.63	10.04	10.55	7.84	9.53
Australian Share 10	SXCSDE	2.61	4.15	3.20	7.16	9.94	7.95	10.57
Australian Share 6	SPAEQU	2.64	4.18	3.22	7.08	9.79	7.80	9.39
Australian Share 7	SXFSDE	2.64	4.17	3.23	7.06	11.31	6.23	10.16
Australian Share 9	SXCTDE	2.64	4.19	3.22	7.13	10.37	8.44	10.00
Australian Share 6	SXCMDE	2.63	4.18	3.21	7.07	9.80	7.73	9.24
Australian Share 11	SXPPIS	2.63	4.17	3.22	7.11	10.32	9.22	9.34
Australian Share 12	SXCPAS	2.61	4.15	3.20	7.03	10.37	8.21	9.45
Australian Share 8	SXCPSC	2.59	4.10	3.17	6.64	7.13	4.17	10.30
International Share 5	SXCTOE	2.73	13.87	5.70	15.33	16.35	12.05	13.28
International Share 4	SPIEQU	2.74	13.67	5.44	15.28	15.43	10.74	12.79
International Share 4	SXCMOE	2.74	13.66	5.44	15.23	15.41	10.68	12.37
International Share 6	SXSAOE	2.72	13.56	5.37	15.14	12.43	6.98	9.46
International Share 7	SXFSOE	2.71	13.60	5.41	15.16	14.36	11.03	11.52

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
Superannuation Bond								
Capital Guaranteed (participating)	CGSUP1	0.45	1.27	2.59	5.35	5.17	5.02	4.87
Capital Guaranteed (non participating)	6SBD	0.25	0.89	2.05	4.57	4.23	2.53	2.20
Capital Guaranteed (non participating)	6SCG	0.26	0.89	2.06	4.57	4.23	2.53	2.12
Guaranteed Cash	7SCA	0.40	0.97	1.72	3.31	3.38	2.37	1.36
Guaranteed Cash	CAPFSG	0.40	0.98	1.73	3.31	3.37	2.38	1.35
Conservative 3	CS93SG	1.29	3.56	2.36	4.77	5.87	3.83	3.39
Growth 2	B93SG	1.80	6.01	3.93	8.40	9.17	6.52	6.87
Growth 2	7SMN	1.80	6.01	3.93	8.43	9.13	6.56	7.08
High Growth 2	EP93SG	1.95	6.93	4.51	9.77	10.26	7.59	8.07
Listed Real Assets	7SPF	2.80	6.34	10.37	13.72	8.56	1.87	3.68
Australian Share 6	7SAE	2.61	4.09	3.05	6.71	9.37	7.30	8.62
International Share 4	7SIE	2.71	13.58	5.28	14.88	14.97	10.25	12.04
Superannuation Bond "S" Series								
Guaranteed Cash	CAPFSG	0.40	0.98	1.73	3.31	3.37	2.38	1.35
Growth 2	B93SG	1.80	6.01	3.93	8.40	9.17	6.52	6.87
High Growth 2	EP93SG	1.95	6.93	4.51	9.77	10.26	7.59	8.07
SuperFlex Superannuation								
Capital Guaranteed (participating)	CGSUP5	0.45	1.27	2.59	5.35	5.17	5.02	4.87
SuperGuaranteeCARE								
Capital Guaranteed (non participating)	GC	0.32	0.90	1.79	3.65	3.28	2.18	1.58
SuperLink								
Growth 2	CL	1.82	6.10	4.09	8.74	9.60	7.16	7.96
SuperLink Plus Series 2								
Growth 2	CL	1.82	6.10	4.09	8.74	9.60	7.16	7.96
SuperLink Plus Series 3								
Growth 2	CQ	1.81	6.06	4.01	8.55	9.23	6.44	6.74
SuperPlan Superannuation								
Capital Guaranteed (participating)	CGSUP5	0.45	1.27	2.59	5.35	5.17	5.02	4.87
SuperSelect								
Conservative 4	FE	0.98	3.50	2.40	4.69	4.73	2.33	2.04
Savings	FR	0.36	0.95	1.70	3.33	3.61	2.55	1.62
Conservative 3	AU	0.98	3.52	2.39	4.79	5.52	3.21	3.37
Balanced 2	FB	1.20	4.71	3.11	6.53	7.35	4.79	4.96
Growth 2	FM	1.37	5.99	3.95	8.38	9.13	6.38	6.71
High Growth 2	FG	1.50	7.00	4.58	9.77	10.31	7.51	7.93
Australian Share 6	FS	0.87	3.80	2.79	6.22	9.29	7.02	8.11
International Share 4	FP	3.07	13.70	5.36	14.98	15.05	10.15	10.81
SuperTrace								
Capital Stable	SMSTA	-	-	-	4.77	5.81	3.82	3.34
SuperUnits								
Growth 2	SU	1.83	6.10	4.11	8.77	9.66	7.19	7.99
SuperWise Series 4								
Capital Guaranteed (non participating)	K	0.32	0.90	1.79	3.65	3.28	2.18	1.57
Growth 2	CQ	1.81	6.06	4.01	8.55	9.23	6.44	6.74
SuperWise Series 5								
Capital Guaranteed (non participating)	K	0.32	0.90	1.79	3.65	3.28	2.18	1.57
Conservative 3	FQ	1.30	3.60	2.44	4.89	5.93	3.77	3.28
Guaranteed Cash	UQ	0.41	1.00	1.79	3.43	3.40	2.32	1.33
Growth 2	CQ	1.81	6.06	4.01	8.55	9.23	6.44	6.74

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
Umbrella Financial Plan Super								
Capital Guaranteed (participating)	1SUU	0.56	1.61	3.27	6.75	6.46	6.30	5.98
Guaranteed Cash	2CSU	0.40	0.98	1.73	3.34	3.36	2.26	1.29
Diversified Fixed Interest 2	2FIU	1.00	2.20	0.82	1.45	2.84	-0.22	0.33
Conservative 3	2STU	1.29	3.57	2.37	4.78	5.89	3.80	3.35
Growth 2	2MGU	1.80	6.03	3.94	8.40	9.15	6.46	6.79
Listed Real Assets	2PRU	2.80	6.33	10.35	13.72	8.61	1.78	3.36
Australian Share 6	2EQU	2.60	4.08	3.04	6.70	9.36	7.16	8.28
International Share 4	2INU	2.72	13.60	5.29	14.91	15.00	10.10	11.62
Umbrella Investment Plan Super								
Capital Guaranteed (participating)	1SUU	0.56	1.61	3.27	6.75	6.46	6.30	5.98
Guaranteed Cash	2CSU	0.40	0.98	1.73	3.34	3.36	2.26	1.29
Diversified Fixed Interest 2	2FIU	1.00	2.20	0.82	1.45	2.84	-0.22	0.33
Conservative 3	2STU	1.29	3.57	2.37	4.78	5.89	3.80	3.35
Growth 2	2MGU	1.80	6.03	3.94	8.40	9.15	6.46	6.79
Listed Real Assets	2PRU	2.80	6.33	10.35	13.72	8.61	1.78	3.36
Australian Share 6	2EQU	2.60	4.08	3.04	6.70	9.36	7.16	8.28
International Share 4	2INU	2.72	13.60	5.29	14.91	15.00	10.10	11.62
Wealth Portfolio Superannuation								
Capital Guaranteed (participating)	CGSUP1	0.45	1.27	2.59	5.35	5.17	5.02	4.87
Capital Guaranteed (participating)	CGSUP5	0.45	1.27	2.59	5.35	5.17	5.02	4.87
Conservative 3	CS93SG	1.29	3.56	2.36	4.77	5.87	3.83	3.39
Growth 2	B93SG	1.80	6.01	3.93	8.40	9.17	6.52	6.87
High Growth 2	EP93SG	1.95	6.93	4.51	9.77	10.26	7.59	8.07

WHOLE OF LIFE AND ENDOWMENT PRODUCTS
Reversionary bonuses

	Contract/ component code	Statutory fund	2025 bonus rate (per $1000)		2024 bonus rate (per $1000)		2023 bonus rate (per $1000)		2022 bonus rate (per $1000)		2021 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	23.0	23.0	20.0	20.0	20.0	20.0	15.0	15.0
Whole of Life - Small	G01Q	1 PT	18.5	18.5	18.5	18.5	15.5	15.5	15.5	15.5	10.5	10.5
Pure Endowment	G03B	1 PT	22.0	22.0	22.0	22.0	19.0	19.0	19.0	19.0	9.5	9.5
Endowment - Large	G02E, G02I	1 PT	22.0	22.0	22.0	22.0	19.0	19.0	19.0	19.0	9.5	9.5
Endowment - Small	G02G, G02J	1 PT	22.0	22.0	22.0	22.0	19.0	19.0	19.0	19.0	9.5	9.5
Whole of Life 1996 Series	G01G	1 PT	13.0	13.0	13.0	13.0	10.0	10.0	10.0	10.0	6.0	6.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	24.0	24.0	24.0	24.0	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	27.0	27.0	24.0	24.0	24.0	24.0	19.0	19.0
Premium Paying - Reversionary	N02, N04, N06, N08	1 PT	15.0	15.0	13.0	13.0	10.0	10.0	10.0	10.0	3.0	3.0
Paid Up - Reversionary	N02, N04, N06, N08	1 PT	15.0	15.0	13.0	13.0	10.0	10.0	10.0	10.0	3.0	3.0
Series 1 - Reversionary	G11B	1 PT	49.0	49.0	49.0	49.0	46.0	46.0	46.0	46.0	38.5	38.5
Series 2 - Reversionary	G11E, G12C, G13A	1 PT	16.0	16.0	16.0	16.0	13.0	13.0	13.0	13.0	8.5	8.5
Series 3 - Reversionary	G11K, G12L	1 PT	36.0	36.0	36.0	36.0	33.0	33.0	33.0	33.0	27.0	27.0
Series 4 - Reversionary	G11G, G12E, G13B	1 PT	21.0	21.0	21.0	21.0	18.0	18.0	18.0	18.0	12.5	12.5
Series 5 - Reversionary	G11I, G12G	1 PT	23.0	23.0	23.0	23.0	20.0	20.0	20.0	20.0	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	33.0	33.0	30.0	30.0	30.0	30.0	18.5	18.5
PruPac Series 1	G25A	1 PI	29.0	29.0	31.0	31.0	27.5	27.5	24.5	24.5	31.5	31.5
PruPac Series 2	G25B	1 PI	31.0	31.0	33.0	33.0	29.5	29.5	26.5	26.5	33.5	33.5
PruPac Series 3	G25C	1 PI	31.5	31.5	33.5	33.5	30.0	30.0	27.0	27.0	34.0	34.0
PruPac Series 4	G25D	1 PI	32.0	32.0	34.0	34.0	30.5	30.5	27.5	27.5	34.5	34.5
PruPac Series 5	G25E	1 PI	33.0	33.0	35.0	35.0	31.5	31.5	28.5	28.5	35.5	35.5
PruPac Series 6	G25F	1 PI	34.0	34.0	36.0	36.0	32.5	32.5	29.5	29.5	36.5	36.5
PruPac Series 7	G25G	1 PI	36.0	36.0	38.0	38.0	34.5	34.5	31.5	31.5	38.5	38.5
PruPac Series 8	G25H	1 PI	48.0	48.0	50.0	50.0	46.5	46.5	43.5	43.5	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

	Contract/ component code	Statutory fund	2025 bonus rate (per $1000)		2024 bonus rate (per $1000)		2023 bonus rate (per $1000)		2022 bonus rate (per $1000)		2021 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	230.0-1200.0	230.0-1200.0	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
Whole of Life - Small	G01Q	1 PT	230.0-1200.0	230.0-1200.0	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
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	440.0-1240.0	440.0-1240.0	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
Endowment - Small	G02G, G02J	1 PT	440.0-1240.0	440.0-1240.0	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
Whole of Life 1996 Series	G01G	1 PT	520	520	450.0	450.0	360	360	330.0	330.0	320.0	320.0
Whole of Life, Endowment and Pure Endowment 1960	G01B, G02A	1 PT	100.0-750.0	100.0-750.0	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
Whole of Life, Endowment and Pure Endowment 1974	G01E, G02C, G03A	1 PT	310.0-1870.0	310.0-1870.0	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
Premium Paying - Terminal	N02, N04, N06, N08	1 PT	350.0	350.0	350.0	350.0	290.0	290.0	240.0	240.0	240.0	240.0
Paid Up - Terminal	N02, N04, N06, N08	1 PT	350.0	350.0	350.0	350.0	290.0	290.0	240.0	240.0	240.0	240.0
Series 1 - Terminal	G11B	1 PT	750.0-9990.0	N/A	750.0-9990.0	N/A	580.0-10320.0	N/A	580.0-10320.0	N/A	530.0-9780.0	N/A
Series 2 - Terminal	G11E, G12C, G13A	1 PT	810.0-9990.0	N/A	810.0-9990.0	N/A	650.0-9780.0	N/A	650.0-9780.0	N/A	640.0-9070.0	N/A
Series 3 - Terminal	G11K, G12L	1 PT	570.0-2330.0	N/A	570.0-2330.0	N/A	450.0-1910.0	N/A	450.0-1910.0	N/A	450.0-1830.0	N/A
Series 4 - Terminal	G11G, G12E, G13B	1 PT	590.0-1180.0	N/A	590.0-1180.0	N/A	460.0-960.0	N/A	460.0-960.0	N/A	410.0-890.0	N/A
Series 5 - Terminal	G11I, G12G	1 PT	720.0-1240.0	N/A	720.0-1240.0	N/A	540.0-990.0	N/A	540.0-990.0	N/A	540.0-990.0	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	640.0-3640.0	N/A	540.0-2850.0	N/A	540.0-2850.0	N/A	540.0-2850.0	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.)
		2026	2025	2024	2023	2022			
Superannuation	1NPI	3.69	3.90	3.66	3.34	2.00	3.31	2.41	0.50

Asset allocation (%) as at 30 June 2026

	Statutory fund	Australian Shares	Global Shares	Unlisted Infrastructure	Unlisted Property	Listed Real Assets	Fixed Income	Private Credit	Cash
Whole of Life and Endowment	1PT	20	20	8	8	4	10	20	10
PruPac	1PI	6	6	3	3		12	5	65
Advance Contribution Account (ACA)	1NPI	6	6	3	3	-	12	5	65