

Monthly Investment Performance

as at 30 June 2023

Resolution Life

Contents	Page
Information about your investment performance	2
Investment performance for: <ul style="list-style-type: none">• Accelerator Savings Plan• Children's Investment Linked Insurance Bond (ULNSP)• Children's Investment Plan (ULEN)• Children's Portfolio Plan (ULC)• Corporate Super Bond – Series 1• Corporate Super Bond – Series 2• Flexible Annuity Plan• Flexible Security Plan• Flexipol Investment• Investment Linked Insurance Bond (ULASP)• Investment Linked Insurance Bond (no entry fee) (ULAN)• Personal Investment Plan (ULEJ)• Portfolio Plan (UL)	3
<ul style="list-style-type: none">• FutureGuard• Goldline Savings and Protection Plan• Guaranteed Investment Bond• Investment Linked Children's Plan (ULN)• Investment Linked Deferred Annuity (ULK)• Investment Linked Deferred Annuity (no entry fee) (ULKN)• Investment Linked Plan (ULA and ULJ)• Managed Investment Plan	4
<ul style="list-style-type: none">• MultiFund Flexible Income Plan (ULMA and ULMAN)• MultiFund Rollover Deferred Annuity (ULMD and ULMDN)• MultiFund Trustee Bond (ULMT)• Personal Achiever (ULTJ)• Personal Investment Bond	5
<ul style="list-style-type: none">• Prosperity Bond• Provider Protection and Savings Plan• Provider Special Purpose Plan• Resolution Life Growth Bond• Secure Investment Bond• Super Rollover Plan Investment Linked Deferred Annuity (ULKR)• SuperGuard• SuperGuard Plus (includes SuperGuard Managed)• SuperGuard II	6

Information about your investment performance

Past performance should not be taken as an indication of future performance

Returns are calculated from historical crediting rates declared or changes in investment unit prices over the period shown.

Returns are after fees, costs and investment earnings tax included in the unit price or crediting rate declared (rebates are excluded). They assume a sum of money invested at the beginning of the time period and not drawn upon or added to throughout that period.

The actual rate of return of your account will vary from those shown depending on individual plan features such as direct fees and taxes you may have to pay and the timing of contributions, switches and withdrawals.

The investment earnings of superannuation and non-superannuation products are subject to different rates of tax which affect the returns.

You should exercise caution in making judgement about the quality of a superannuation fund (superannuation investment option) or investment option based on this past performance. Past performance is not indicative of future performance. Any number of factors can cause performance comparisons to be inaccurate, including:

Asset allocations

The strongest explanation of performance differences between investment options is the amount allocated to different classes (the 'asset allocation'). Different asset allocations arise between investment options in order to achieve their investment objective. Each type of asset allocation has a different level of risk. Typically, growth assets can be more volatile for example, Australian Equities tend to be more volatile than Australian Bonds.

Pricing policies

The methodology used to assess the value of the underlying investments of the investment option, and how often any returns are applied to your account. Sometimes pricing and/or allocation of returns can cause performance to be distorted over time (ie not reflect the actual price you would receive if the underlying assets were sold on that day), which can mean inequities between members returns.

Timing of your contributions

Your returns may differ substantially to those shown, due to the timing of your contribution. This is due to the timing and amount of any deductions or switches from your account including any fees not incorporated into the unit price.

Another thing to consider when comparing performance is your ability to access superannuation when you want it. The frequency that the provider allows redemptions, the amount of the redemption that they can suspend or freeze, which is often impacted by the amount allocated to underlying assets which are not easily sold, and any fees or costs associated with redeeming the investment.

You can find out more about our approach to these items and how they impact on the return in your investment option at resolutionlife.com.au.

What you need to know

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Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Accelerator Savings Plan				
Australian Equities	8.32	9.12	6.12	6.47
Balanced	4.89	3.38	3.09	4.02
Cash	1.42	1.21	0.86	0.93
Fully Guaranteed ¹	0.65	0.35	0.56	1.41
Guaranteed ¹	0.56	0.21	0.50	1.37
Managed	6.50	5.42	4.24	5.19
Property	1.32	6.32	4.60	5.61
Children's Investment Linked Insurance Bond (ULNSP)				
Investment Linked Insurance Bond (ULASP)				
Investment Linked Insurance Bond (no entry fee) (ULAN)				
Australian Share	9.88	7.62	4.43	5.36
Balanced Growth	6.62	4.44	3.41	4.62
Capital Guaranteed Fixed Interest	0.00	0.00	0.00	0.13
Cash Based	1.23	-0.45	-0.41	-0.15
Diversified Share	9.35	6.64	4.63	5.92
International Share	13.06	9.19	7.26	9.28
Moderate Growth	4.68	2.51	2.12	3.41
Children's Investment Plan (ULEN)				
Personal Investment Plan (ULEJ)				
Australian Property	4.99	5.02	3.43	5.36
Australian Share	9.88	7.62	4.43	5.36
Balanced Growth	6.62	4.44	3.41	4.62
Capital Guaranteed Fixed Interest	0.00	0.00	0.00	0.13
Cash Based	1.23	-0.45	-0.41	-0.15
Diversified Share	9.35	6.64	4.63	5.92
International Share	13.06	9.19	7.26	9.28
Moderate Growth	4.68	2.51	2.12	3.41
Children's Portfolio Plan (ULC)				
Portfolio Plan (UL)				
Portfolio Plan	7.31	5.37	4.39	5.65
Corporate Super Bond (Series 1)				
Australian Equities	8.65	10.43	6.46	7.08
Cash	1.94	0.65	0.42	0.51
Guaranteed Plus ¹	0.99	0.40	0.70	1.23
Managed	7.42	5.94	4.49	5.79
Corporate Super Bond (Series 2)				
Guaranteed Plus ¹	0.90	0.41	0.64	1.10
Managed	7.21	5.73	4.29	5.59
Flexible Annuity Plan (entry fee option)				
Diversified Balanced ²	9.77	6.73	4.77	6.11
Diversified Conservative ²	4.74	1.27	1.51	2.75
Listed Property	-4.42	6.59	4.28	6.33
Managed	8.65	6.67	4.78	6.38
Matched	6.31	3.86	3.29	4.76
Property Biased	3.86	4.14	3.22	5.54
Secure	3.76	1.05	1.66	3.10
Flexible Annuity Plan (exit fee option - mature)				
Australian Equities	10.91	12.34	7.66	8.27
Cash	2.29	0.82	0.78	0.69
Diversified Balanced ²	9.76	6.72	4.75	6.10
Diversified Conservative ²	4.74	1.28	1.51	2.75
Managed	8.64	6.66	4.77	6.37
Matched	6.30	3.85	3.30	4.76
Multi-manager International Equities	14.15	10.97	8.08	10.47
Property Biased	3.96	4.18	3.24	5.54
Secure	3.75	1.04	1.68	3.10
Flexible Security Plan				
Cash	0.41	0.19	-0.32	-0.38
Guaranteed ¹	0.23	0.18	0.21	0.73
Managed	5.11	4.03	2.81	3.71
Flexipol Investment				
Guaranteed ¹	0.39	0.18	0.33	1.32

1. These portfolios accrue interest at the declared crediting rate.

2. This investment option has been renamed in Oct 2022. Please refer to the Product updates page and Investment report on our website for additional information.

Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
FutureGuard (entry fee option)				
Australian Shares	8.50	10.19	6.10	6.60
Cash	1.94	0.65	0.36	0.40
Diversified Balanced ²	6.21	4.76	3.42	5.02
Diversified Conservative ²	3.16	0.65	1.01	2.17
Diversified Fixed Interest	0.10	-4.16	-1.04	0.41
Listed Property	-4.72	4.67	2.62	4.84
Managed	7.41	5.91	4.36	5.56
Matched	5.41	3.42	2.87	4.05
Property Biased	3.92	4.48	3.51	4.85
Secure	3.47	1.12	1.61	2.71
FutureGuard (exit fee option)				
Australian Shares	8.50	10.13	5.62	5.79
Diversified Balanced ²	6.78	4.98	3.13	4.25
Diversified Fixed Interest	0.03	-4.26	-1.56	-0.40
Listed Property	-5.73	3.55	1.53	3.72
Managed	7.41	5.75	3.83	4.78
Matched	5.32	3.32	2.42	3.30
Secure	2.24	0.70	0.96	1.90
FutureGuard (exit fee option - mature)				
Australian Shares	8.52	10.20	6.21	6.65
Cash	1.94	0.65	0.37	0.40
Diversified Balanced ²	6.21	4.79	3.44	5.01
Diversified Conservative ²	3.16	0.63	1.01	2.16
Diversified Fixed Interest	0.02	-4.22	-1.11	0.39
Managed	7.42	5.92	4.36	5.56
Matched	5.40	3.41	2.87	4.03
Property Biased	3.94	4.49	3.51	4.87
Secure	3.47	1.13	1.62	2.71
Goldline Savings and Protection Plan				
Australian Equities	8.32	9.12	6.12	6.47
Balanced	4.89	3.38	3.09	4.02
Cash	1.42	1.21	0.86	0.93
Fully Guaranteed ¹	0.82	0.41	0.66	1.53
Guaranteed ¹	0.82	0.40	0.67	1.54
Managed	6.50	5.42	4.24	5.19
Property	1.32	6.32	4.60	5.61
Guaranteed Investment Bond				
Guaranteed ¹	1.12	0.66	0.48	0.64
Investment Linked Children's Plan (ULN)				
Investment Linked Plan (ULA and UL)				
Balanced Growth	6.62	4.44	3.41	4.62
Cash Based	1.23	-0.45	-0.41	-0.15
Diversified Share	9.35	6.64	4.63	5.92
Moderate Growth	4.68	2.51	2.12	3.41
Investment Linked Deferred Annuity (ULK)				
Investment Linked Deferred Annuity (no entry fee) (ULK)				
All Growth	12.51	8.92	6.13	7.83
Australian Share	13.98	12.29	8.61	8.27
Balanced Growth	8.46	5.91	4.41	6.08
Capital Guaranteed Fixed Interest	0.00	0.00	0.07	0.35
Conservative	3.11	1.14	1.68	3.00
Direct Property	-0.04	6.37	4.75	5.80
International Share	16.06	9.74	8.66	11.12
Managed Investment Plan				
Australian Equities	7.58	8.03	4.86	5.08
Cash	0.84	0.42	-0.18	-0.31
Guaranteed ¹	1.12	0.67	0.73	1.09
International Equities	11.13	7.51	8.63	8.26
Managed	5.89	4.28	2.96	3.79

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MultiFund Flexible Income Plan (ULMA & ULMAN)				
All Growth	13.06	9.61	6.59	8.14
Australian Share	15.97	11.74	7.21	7.96
Australian Share 2 ²	12.22	11.19	7.00	8.36
Australian Share 3 ²	15.54	12.37	5.79	6.94
Australian Share 4 ²	11.48	12.51	6.98	7.54
Australian Bond	0.51	-4.16	-0.49	1.12
Australian Share Index	13.89	11.01	7.10	8.21
Balanced Growth	8.76	6.32	4.80	6.55
Cash	0.00	0.00	0.09	0.36
Conservative	3.99	1.59	2.03	3.30
Future Directions Australian Bond	0.12	-4.60	-0.89	0.68
Future Directions Balanced	6.06	5.49	3.67	5.80
Future Directions Conservative	2.66	0.91	1.04	2.59
Future Directions Growth	7.13	7.30	4.41	6.81
Future Directions High Growth	8.19	7.84	4.57	7.14
Future Directions International Bond	-2.87	-5.81	-1.89	0.15
Future Directions Moderately Conservative	4.22	2.96	2.19	4.06
Hedged International Share ²	19.24	10.18	6.53	8.89
High Growth	10.73	8.28	5.81	7.67
International Bond (closed to new investors)	-2.19	-5.45	-1.61	0.44
International Bond 2 ²	0.18	-2.42	0.16	1.62
International Share (closed to new investors)	16.83	10.14	8.87	11.62
International Share 2 ²	20.28	9.15	9.97	11.10
International Share Index	20.00	11.62	9.59	11.09
Listed Property Trusts	7.22	7.60	4.38	7.14
Managed Income ²	1.39	-0.86	-0.49	0.91
Moderate Growth	6.37	3.95	3.39	4.93
Specialist Australian Share	12.98	10.31	6.69	7.90
Specialist International Share	16.40	9.54	8.24	10.71
Specialist Property and Infrastructure	-0.16	4.89	2.21	4.84
MultiFund Rollover Deferred Annuity (ULMD and ULMDN)				
All Growth	12.35	8.86	5.96	7.56
Australian Bond	0.51	-4.17	-1.09	0.33
Australian Share	13.82	12.23	8.43	7.99
Balanced Growth	8.31	5.85	4.24	5.81
Capital Guaranteed Fixed Interest	0.00	0.00	0.00	0.15
Conservative	3.21	1.15	1.48	2.68
Future Directions Balanced	5.95	4.63	3.04	4.96
Future Directions Conservative	2.49	0.17	0.29	1.62
International Share	15.90	9.81	8.64	11.02
Listed Property Trusts	6.00	13.71	7.97	8.47
Macquarie Australian Enhanced Equities (closed to new investors)	13.42	9.46	5.91	6.95
MultiFund Trustee Bond (ULMT)				
All Growth	12.35	8.86	5.96	7.56
Australian Bond	0.51	-4.17	-1.09	0.33
Australian Property	6.07	7.57	5.04	4.97
Australian Share	13.82	12.23	8.43	7.99
Balanced Growth	8.31	5.85	4.24	5.81
Capital Guaranteed Fixed Interest	0.00	0.00	0.00	0.15
Conservative	3.21	1.15	1.48	2.68
Future Directions Balanced	5.95	4.63	3.04	4.96
Future Directions Conservative	2.49	0.17	0.29	1.62
High Growth	-8.18	-5.09	3.64	2.92
International Share	15.90	9.81	8.64	11.02
Listed Property Trusts	6.00	13.71	7.97	8.47
Macquarie Australian Enhanced Equities	13.42	9.46	5.91	6.95
Personal Achiever (ULTJ)				
Australian Share	9.88	7.59	4.31	5.17
Balanced Growth	6.62	4.42	3.30	4.44
Cash Based	1.23	-0.47	-0.52	-0.33
Diversified Share	9.35	6.61	4.52	5.73
International Share	13.06	9.28	7.29	9.27
Moderate Growth	4.68	2.49	2.01	3.23
Personal Investment Bond				
Australian Equities	7.58	8.03	4.86	5.08
Cash	0.84	0.42	-0.18	-0.31
Diversified Balanced ²	7.08	4.40	2.97	3.87
Diversified Fixed Interest	-0.89	-4.27	-1.56	-0.33
Guaranteed ¹	1.12	0.67	0.73	1.09
International Equities	11.13	7.51	8.63	8.26
Managed	5.89	4.28	2.96	3.79
Property Biased	4.02	3.86	2.80	3.54

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Prosperity Bond (entry fee option)				
Australian Equities	9.09	8.00	5.29	5.55
Cash	0.96	0.67	0.29	0.74
Diversified Balanced ²	7.36	4.50	3.37	4.34
Diversified Conservative ²	3.62	0.87	1.10	1.98
Diversified Fixed Interest	-0.58	-3.41	-0.78	0.43
Managed	6.14	4.59	3.52	4.38
Matched	4.42	2.61	2.40	3.27
Property Biased	4.06	4.07	3.25	4.09
Prosperity Bond (exit fee option)				
Australian Equities	8.04	8.72	5.15	4.96
Diversified Balanced ²	7.13	4.74	2.96	3.62
Diversified Fixed Interest	0.11	-3.35	-1.13	-0.31
Managed	5.92	4.83	3.12	3.64
Matched	4.38	2.87	2.01	2.49
Secure	2.94	0.99	0.96	1.43
Prosperity Bond (exit fee option - mature)				
Australian Equities	7.58	8.36	5.27	5.57
Cash	1.03	0.81	0.36	0.33
Diversified Balanced ²	7.07	4.72	3.38	4.36
Diversified Conservative ²	3.70	0.99	1.12	1.96
Diversified Fixed Interest	0.42	-3.20	-0.49	0.57
Managed	5.91	4.81	3.55	4.40
Matched	4.34	2.82	2.44	3.29
Property Biased	3.97	4.20	3.27	4.10
Secure	2.89	0.97	1.39	2.20
Provider Protection and Savings Plan				
Cash	1.11	0.89	0.46	0.45
Diversified Balanced ²	7.37	4.72	3.31	4.23
Managed	6.18	5.09	3.83	4.70
Matched	4.58	3.06	2.68	3.55
Secure	3.03	1.13	1.58	2.39
Provider Special Purpose Plan				
Cash	1.70	1.39	0.40	0.21
Diversified Balanced ²	7.35	4.66	3.11	3.92
Managed	6.17	5.06	3.64	4.39
Matched	4.58	3.04	2.50	3.24
Secure	3.65	1.65	1.77	2.32
Resolution Life Growth Bond				
All Growth	9.27	6.91	5.01	6.43
Australian Bond	0.35	-2.92	-0.19	1.04
Balanced Growth	6.74	4.74	3.84	5.11
Cash Plus	0.00	0.00	0.10	0.43
Moderate Growth	4.66	2.82	2.51	3.90
Future Directions Balanced	4.78	4.56	3.34	5.04
Specialist Australian Share	9.02	7.91	5.38	6.50
Specialist Property and Infrastructure	0.71	4.35	2.29	4.50
Secure Investment Bond				
Guaranteed ¹	1.12	0.66	0.48	0.64
Managed	5.12	3.98	2.38	3.00
Property Biased	3.42	3.63	2.24	2.75
Super Rollover Plan Investment Linked Deferred Annuity (ULKR)				
Superannuation Rollover - Short Dated Fixed Interest	0.50	-0.57	-0.41	0.11
SuperGuard				
Guaranteed ¹	0.84	0.35	0.50	0.90
SuperGuard Plus (includes SuperGuard Managed)				
Capital Guaranteed ¹	1.06	0.68	0.96	1.72
Managed	7.33	5.26	4.01	5.25
Property Biased	3.51	3.84	3.08	4.49
SuperGuard II				
Capital Guaranteed ¹	1.06	0.68	0.66	1.17
Capital Guaranteed ¹ - mature	1.06	0.68	0.96	1.72
Managed - mature	7.01	5.52	4.02	5.25
Property Biased - mature	3.38	4.00	3.10	4.50

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