

Monthly Investment Performance

as at 31 March 2024

Resolution Life

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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 earning 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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The information in this report is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Resolution Life and/or any of the investment managers of the investment options do not guarantee the performance, the investment options or a particular rate of return. The repayment of capital is not guaranteed, unless expressly stated. Investments in these product/s are not bank deposits with Resolution Life or any other company in the Resolution Life Group. Past performance is not a reliable indicator of future performance. The information in this report is based on information available as at the time of production. Resolution Life does not make any representation or warranty as to the accuracy, reliability or completeness of material in this report nor accepts any liability or responsibility for any acts or decisions based on such information.

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Product / Investment option	1 year %	3 years % pa	5 years % pa	10 years % pa
Accelerator Personal Superannuation Plan				
Balanced	10.18	4.32	4.69	5.13
Capital Guaranteed ¹	2.76	2.37	2.04	2.74
Cash	3.53	1.85	1.33	1.31
Equity	15.75	9.37	9.63	7.93
Fully Guaranteed ¹	2.77	2.37	2.04	2.74
Managed	13.02	6.47	6.53	6.68
Property	-1.84	3.62	2.69	6.06
Flexible Income Pension (ULKP)				
Balanced Growth	11.09	5.54	6.12	6.58
Capital Guaranteed Fixed Interest	0.00	0.00	0.61	0.62
Conservative ²	5.21	1.82	2.55	3.37
Flexible Income Plan (entry fee option)				
Australian Equities 2	14.73	8.01	8.49	7.49
Cash	3.71	1.80	1.49	1.02
Conservative ²	6.41	1.84	2.08	3.13
Diversified Balanced	13.81	5.58	6.28	6.12
Diversified Conservative	6.44	1.41	2.08	2.76
Listed Property	5.30	1.81	1.95	5.65
Property Biased	6.85	3.87	3.21	5.34
Flexible Income Plan (nil entry fee and exit fee option)				
Australian Equities 2	11.90	7.11	7.77	6.80
Cash	3.74	1.83	1.50	0.76
Diversified Balanced	13.82	5.58	6.21	5.76
Diversified Conservative	6.40	1.40	1.93	2.37
Listed Property	7.00	2.35	2.11	5.43
Managed	15.12	7.92	7.23	6.66
Matched	10.48	4.06	4.02	4.43
Property Biased	7.90	5.13	4.64	5.92
Flexible Pension Plan (entry fee option)				
Cash	3.71	1.80	1.49	1.02
Conservative ²	6.41	1.84	2.08	3.13
Diversified Balanced	13.81	5.58	6.28	6.12
Diversified Conservative	6.44	1.41	2.08	2.76
Property Biased	6.85	3.87	3.21	5.34
Flexible Pension Plan (exit fee option - mature)				
Cash	3.71	1.80	1.49	1.02
Conservative ²	6.41	1.84	2.07	3.13
Diversified Balanced	13.80	5.57	6.31	6.12
Diversified Conservative	6.40	1.40	2.08	2.76
Diversified Fixed Interest	0.55	-3.53	-1.50	0.66
Managed	13.80	6.51	6.19	6.42
Matched	10.48	4.05	4.19	4.83
Property Biased	6.81	3.85	3.20	5.32
Flexipol Superannuation Plan				
Capital Guaranteed ¹	1.59	1.40	1.25	2.22
Goldline Personal Superannuation Plan				
Balanced	10.18	4.32	4.69	5.13
Capital Guaranteed ¹	3.16	2.78	2.44	3.13
Cash	3.53	1.85	1.33	1.31
Equity	15.75	9.37	9.63	7.93
Fully Guaranteed ¹	3.16	2.78	2.44	3.13
Managed	13.02	6.47	6.53	6.68
Property	-1.84	3.62	2.69	6.06
Investment Linked Personal Superannuation Bond (ULASP)				
Investment Linked Superannuation Plan (ULA)				
All Growth	13.56	7.08	7.67	7.55
Australian Share	14.38	11.56	11.16	8.21
Balanced Growth	10.25	5.20	5.58	5.96
Capital Guaranteed Fixed Interest	1.66	0.55	0.33	0.43
Conservative	4.18	1.14	1.89	2.89
Direct Property	-8.74	0.98	2.28	4.54
International Share	23.54	10.49	10.88	11.20

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

2. This investment option has been renamed in Dec 2023. 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
Investment Linked Personal Superannuation Plan (ULS)				
All Growth	13.56	7.08	7.67	7.55
Balanced Growth	10.25	5.20	5.58	5.96
Conservative	4.18	1.14	1.89	2.89
Investment Linked Superannuation Plan (ULJ)				
All Growth	13.56	7.08	7.67	7.55
Balanced Growth	10.25	5.20	5.58	5.96
Cash Based	3.21	0.70	0.16	0.31
Conservative	4.18	1.14	1.89	2.89
MultiFund Flexible Income Plan (ULMA)				
All Growth	15.89	7.84	8.45	7.98
Australian Bond	0.92	-2.13	-0.63	1.33
Australian Share	15.94	10.23	9.94	7.81
Australian Share 2	13.82	9.35	9.48	8.16
Australian Share 3	13.48	7.89	8.73	6.63
Australian Share 4	13.61	9.97	9.23	7.34
Australian Share 5	15.12	9.62	9.29	8.00
Balanced Growth	11.59	5.68	6.22	6.48
Cash	1.64	0.54	0.33	0.44
Conservative	5.02	1.69	2.43	3.25
Australian Bond 2 ²	0.23	-2.30	-0.92	0.98
International Bond 3 ²	0.53	-4.41	-2.08	-0.01
Hedged International Share	22.92	7.54	9.49	8.64
High Growth	14.09	0.00	0.00	0.00
International Bond (closed to new investors)	0.94	-4.10	-1.80	0.30
International Bond 2	0.25	-1.91	-0.16	1.28
International Share (closed to new investors)	26.49	11.45	11.53	11.76
International Share 2	26.79	9.83	12.23	11.86
International Share 3	26.17	12.88	12.32	11.43
Listed Property 2 ²	36.47	10.86	6.98	9.96
Managed Income	3.05	-0.60	-0.24	0.47
Moderate Growth	8.38	3.58	4.36	4.86
Specialist Australian Share	15.43	8.19	9.41	7.76
Specialist International Share	26.27	10.94	10.99	11.04
Specialist Property and Infrastructure	2.74	1.80	0.89	4.54
MultiFund Superannuation Bond (ULMB and ULMBN)				
All Growth	13.36	6.97	7.52	7.29
Australian Bond (only applicable to ULMBN)	0.75	-2.16	-1.12	0.56
Australian Share	14.18	11.44	11.01	7.95
Australian Share 5	12.86	8.32	7.85	6.80
Balanced Growth	10.06	5.09	5.43	5.71
Capital Guaranteed Fixed Interest	0.97	0.32	0.19	0.19
Conservative	4.44	1.21	1.83	2.62
International Share	23.33	10.45	10.85	11.10
Listed Property 2 ²	34.03	16.63	10.20	11.06
Moderate Growth	7.16	3.03	3.71	4.18
Personal Super Bond				
Capital Guaranteed ¹	1.92	1.79	1.75	2.68
Managed	12.78	6.30	6.37	6.53
Personal Superannuation Plan (ULES)				
All Growth	13.56	7.08	7.67	7.55
Australian Share	14.38	11.56	11.16	8.21
Balanced Growth	10.25	5.20	5.58	5.96
International Share	23.54	10.49	10.88	11.20
Portfolio Plan Personal Superannuation (UL)				
Portfolio Plan	10.87	5.88	6.51	7.07
Provider Personal Retirement Plan				
Cash	3.17	1.51	1.00	0.89
Diversified Balanced	12.67	4.34	5.11	5.27
Managed	12.66	6.17	6.17	6.21
Matched	9.85	4.05	4.34	4.67
Conservative	5.95	2.04	2.45	3.18

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

2. This investment option has been renamed in March 2024. 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
Provider Top Up Retirement Plan				
Cash	3.72	1.44	0.98	0.62
Diversified Balanced	12.68	4.36	4.96	4.88
Managed	12.68	6.17	6.01	5.83
Matched	9.88	4.05	4.17	4.28
Conservative ³	5.96	2.04	2.29	2.81
Retirement Bond (entry fee option)				
Australian Equities	15.03	8.48	8.55	6.69
Cash	3.17	1.51	1.00	0.64
Conservative ²	5.61	1.60	1.95	2.62
Diversified Balanced	12.42	4.12	4.89	5.04
Diversified Conservative	5.61	0.80	1.51	2.18
Diversified Fixed Interest	0.98	-2.70	-1.24	0.38
Diversified Growth	14.73	5.79	6.57	6.36
Listed Property	5.10	1.95	1.88	5.13
Managed	12.40	5.73	5.60	5.55
Matched	9.60	3.61	3.81	4.06
Property Biased	6.53	4.08	3.60	4.70
Specialist International Share	27.02	9.07	9.84	9.64
Retirement Bond (exit fee option)				
Australian Equities	15.05	8.50	8.35	6.06
Cash	3.17	1.51	1.00	0.22
Conservative ²	5.58	1.58	1.64	1.93
Diversified Balanced	12.39	4.14	4.62	4.38
Diversified High Growth	16.54	6.74	7.28	6.57
Diversified Conservative	5.59	0.78	1.22	1.49
Diversified Fixed Interest	1.01	-2.68	-1.50	-0.28
Diversified Growth	14.69	5.85	6.34	5.74
Listed Property	4.99	1.87	1.53	4.37
Managed	12.40	5.72	5.32	4.87
Matched	9.73	3.64	3.50	3.37
Property Biased	6.55	4.10	3.31	3.96
Retirement Bond (exit fee option - mature)				
Australian Equities	15.04	8.52	8.57	6.70
Cash	3.17	1.51	1.01	0.65
Conservative ²	5.61	1.60	1.94	2.62
Diversified Balanced	12.40	4.10	4.89	5.05
Diversified High Growth	16.55	6.84	7.57	7.23
Diversified Conservative	5.60	0.79	1.52	2.17
Diversified Fixed Interest	1.00	-2.70	-1.26	0.37
Diversified Growth	14.76	5.82	6.48	6.31
Listed Property	5.10	1.95	1.81	5.04
Managed	12.41	5.72	5.60	5.56
Matched	9.62	3.62	3.82	4.07
Property Biased	6.55	4.11	3.62	4.70
Retirement Security Plan				
Growth	14.82	7.25	7.22	6.95
Guaranteed ¹	4.84	3.95	3.30	3.70
High Growth	16.59	8.15	8.27	7.79
Managed	12.48	5.93	5.97	6.09

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

2. This investment option has been renamed in Dec 2023. Please refer to the Product updates page and Investment report on our website for additional information.

3. This investment option has been renamed in Feb 2024. 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	Since Inception ¹	Inception Date ¹
RLA Allocated Pension Plan (entry fee option and exit fee (mature) option)						
Australian Equities 2	14.86	8.14	8.55	7.47		
Australian Equities 3 ³	17.58	9.67	10.80	8.70		
Cash	3.73	1.81	1.48	0.93		
Conservative ²	6.46	1.47	2.14	2.73		
Diversified Fixed Interest	1.12	-3.14	-1.29	0.58		
Diversified Growth	16.15	7.45	8.00	7.32		
Listed Property	5.55	1.90	1.95	5.45		
Moderate Growth ²	10.65	3.89	4.51	4.54		
Pre-mixed Balanced	13.91	5.66	6.36	6.10		
Shielded	13.90	6.53	6.11	6.23		
Specialist International Share	32.44	10.85	11.48	10.87		
Wholesale Global Equity Fund ¹	30.29	13.21	12.82	-	11.08	21/01/14
RLA Allocated Pension Plan (nil entry / nil exit fee option)						
Cash	3.73	1.81	1.48	0.75		
Conservative ²	6.46	1.46	2.08	2.49		
Diversified Fixed Interest	1.20	-3.14	-1.40	0.31		
Diversified Growth	16.19	7.48	7.90	7.05		
Listed Property	6.81	3.30	2.96	5.80		
Moderate Growth ²	10.56	3.87	4.38	4.28		
Pre-mixed Balanced	13.91	5.71	6.31	5.85		
Shielded	15.22	8.85	7.73	6.81		
Specialist International Share	32.98	11.65	12.55	11.85		

1. This investment option is closed to new members.

2. This investment option has been renamed in Dec 2023. Please refer to the Product updates page and Investment report on our website for additional information.

3. This investment option has been renamed in Oct 2023. 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	Since Inception ¹	Inception Date ¹
RLA Personal Super Plan (entry fee option and exit fee (mature) option)						
Australian Equities	15.20	8.85	9.02	7.18		
Australian Equities 2	13.29	6.96	7.32	6.50		
Australian Equities 3 ⁴	16.22	8.92	9.59	7.58		
Cash	3.16	1.51	1.00	0.56		
Conservative ³	5.66	0.89	1.63	2.23		
Diversified Fixed Interest	1.02	-2.69	-1.30	0.21		
Diversified Growth	14.89	5.92	6.52	6.32		
Diversified High Growth	16.71	6.94	7.67	7.25		
Listed Property	5.22	2.09	2.00	5.17		
Moderate Growth ³	9.67	3.01	3.57	3.82		
Pre-mixed Balanced	12.52	4.29	5.11	5.22		
Shielded	12.49	5.69	5.56	5.45		
Specialist Australian Share	15.16	7.34	6.31	6.25		
Specialist International Share	27.18	9.20	9.93	9.64		
Wholesale Global Equity Fund ²	27.32	12.06	11.59	-	9.85	21/01/14
RLA Personal Super Plan (exit fee option)						
Australian Equities	15.25	8.88	8.80	6.55		
Australian Equities 2	13.24	7.10	7.21	5.93		
Australian Equities 3 ⁴	16.30	8.95	9.37	6.96		
Cash	3.15	1.51	1.01	0.12		
Conservative ³	5.69	0.90	1.42	1.62		
Diversified Fixed Interest	1.02	-2.70	-1.53	-0.40		
Diversified Growth	14.89	5.94	6.32	5.71		
Diversified High Growth	16.70	6.97	7.47	6.64		
Listed Property	5.26	2.14	1.82	4.57		
Moderate Growth ³	9.71	3.04	3.39	3.23		
Pre-mixed Balanced	12.56	4.33	4.90	4.62		
Shielded	12.47	5.79	5.39	4.83		
Specialist Australian Share	15.18	7.34	6.20	5.65		
Specialist International Share	27.19	9.17	9.67	8.97		
Wholesale Global Equity Fund ²	27.36	12.04	11.26	-	6.67	21/01/14
RLA Personal Super Plan (nil entry / nil exit fee option)						
Australian Equities 2	13.26	6.97	7.20	6.21		
Australian Equities 3 ⁴	16.10	8.91	9.42	7.28		
Cash	3.17	1.51	1.00	0.39		
Conservative ³	5.67	0.89	1.66	2.03		
Diversified Fixed Interest	1.01	-2.70	-1.39	-0.03		
Diversified Growth	14.91	5.92	6.41	6.04		
Diversified High Growth	16.69	6.95	7.58	6.99		
Listed Property	5.18	2.08	1.88	4.89		
Moderate Growth ³	9.70	3.03	3.49	3.58		
Pre-mixed Balanced	12.51	4.28	5.02	4.96		
Shielded	12.50	5.78	5.48	5.28		
Specialist Australian Share	15.15	7.31	6.32	6.08		
Specialist International Share	27.22	9.19	9.51	9.23		
Wholesale Global Equity Fund ²	27.40	12.07	11.49	-	8.08	21/01/14

1. The returns from inception are provided only where the investment option has been operating less than 10 years.

2. This investment option is closed to new members.

3. This investment option has been renamed in Dec 2023. Please refer to the Product updates page and Investment report on our website for additional information. on this investment option on our website.

4. This investment option has been renamed in Oct 2023. Please refer to the Product updates page and Investment report on our website for additional information. on this investment option on our website.