

Products receiving AUM Fee reductions

ETSL-issued Products from NMRF:

The table below sets out the changes to the **investment and administration fees** that are included in the unit prices of the relevant investment options for each product. The fees and the respective changes are shown before the benefit of any tax deduction.

These fee changes will be effective from 30 March 2022. The latest fees and costs information is available on the relevant product pages at <https://resolutionlife.com.au/superannuation>.

Table 1: ETSL-Issued Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
AMP Investment Linked Personal Superannuation Plan (ULS) ¹	AMP All Growth	1.80%	1.24%	-0.56%
	AMP Balanced Growth	1.84%	1.24%	-0.60%
	AMP Conservative	1.81%	1.24%	-0.57%
AMP Investment Linked Superannuation Plan (ULA & ULJ) ¹	AMP All Growth	1.80%	1.24%	-0.56%
	AMP Balanced Growth	1.84%	1.24%	-0.60%
	AMP Cash Based	1.78%	1.14%	-0.64%
	AMP Conservative	1.81%	1.24%	-0.57%
AMP Investment Linked Personal Superannuation Bond (ULASP) ²	AMP All Growth	1.80%	1.24%	-0.56%
	AMP Australian Share	1.78%	1.34%	-0.44%
	AMP Balanced Growth	1.84%	1.24%	-0.60%
	AMP Capital Guaranteed Fixed Interest	1.78%	1.14%	-0.64%
	AMP Cash Based	1.78%	1.14%	-0.64%
	AMP Conservative	1.81%	1.24%	-0.57%
	AMP Direct Property	1.84%	1.24%	-0.60%
	AMP International Share	2.00%	1.34%	-0.66%
AMP MultiFund Superannuation Bond (ULMB & ULMBN)	AMP All Growth	1.78%	1.40%	-0.38%
	AMP Australian Bond	2.12%	1.30%	-0.82%
	AMP Australian Share	1.76%	1.50%	-0.26%
	AMP Balanced Growth	1.82%	1.40%	-0.42%
	AMP Capital Guaranteed Fixed Interest	1.76%	1.30%	-0.46%
	AMP Conservative	1.79%	1.40%	-0.39%
	AMP International Share	1.76%	1.50%	-0.26%
	AMP Listed Property Trusts	1.76%	1.40%	-0.36%
	AMP Moderate Growth	1.80%	1.40%	-0.40%
AMP Personal Superannuation Plan (ULES)	AMP All Growth	1.80%	1.24%	-0.56%
	AMP Australian Share	1.78%	1.34%	-0.44%
	AMP Balanced Growth	1.84%	1.24%	-0.60%
	AMP Conservative	1.81%	1.24%	-0.57%
	AMP International Share	2.00%	1.34%	-0.66%

Notes:

- (1) Members with initial units in these products (will receive a SEN in late March / early April covering:
- the conversion of initial units to investment units, and
 - the above fee reductions.

All other impacted members across the above products will be notified of the AUM fee changes during Q2 2022.

- (2) For this product, the above fee reductions will be partially offset by the removal of a 0.264% pa management fee rebate.

Resolution Life Products:

The table below sets out the changes to the **management fees** that are included in the unit prices of the relevant investment options for each product. The fees and the respective changes are shown after the benefit of any tax deductions passed onto customers by Resolution Life, consistent with how fees and costs information is disclosed for these products.

These fee changes will be effective from 30 March 2022. The latest fees and costs information is available on the relevant product pages found under the Super, Retirement, and Investment headings at <https://resolutionlife.com.au/>.

Table 2: Super Resolution Life Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
AMP MultiFund Trustee Bond (ULMT)	AMP All Growth	1.52%	1.19%	-0.33%
	AMP Australian Bond	1.80%	1.11%	-0.69%
	AMP Australian Share	1.50%	1.28%	-0.22%
	AMP Balanced Growth	1.56%	1.19%	-0.37%
	AMP Capital Guaranteed Fixed Interest	1.50%	1.11%	-0.39%
	AMP Conservative	1.53%	1.19%	-0.34%
	AMP High Growth	1.54%	1.19%	-0.35%
	AMP International Share	1.50%	1.28%	-0.22%
	AMP Listed Property Trusts	1.50%	1.19%	-0.31%
	AMP Moderate Growth	1.54%	1.19%	-0.35%

Table 3: Investment Resolution Life Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
AMP Investment Linked Plan (ULA & ULJ) ¹ AMP Investment Linked Children's Plan (ULN) ¹	AMP Balanced Growth	1.55%	1.15%	-0.40%
	AMP Cash Based	1.51%	1.08%	-0.43%
	AMP Diversified Share	1.54%	1.15%	-0.39%
	AMP Moderate Growth	1.55%	1.15%	-0.40%
AMP Children's Investment Plan (ULEN) ² AMP Personal Investment Plan (ULEJ) ²	AMP Australian Property	1.51%	1.15%	-0.36%
	AMP Australian Share	1.51%	1.22%	-0.29%
	AMP Balanced Growth	1.55%	1.15%	-0.40%
	AMP Capital Guaranteed Fixed Interest	1.51%	1.08%	-0.43%
	AMP Cash Based	1.51%	1.08%	-0.43%
	AMP Diversified Share	1.54%	1.15%	-0.39%
	AMP International Share	1.70%	1.22%	-0.48%
AMP Investment Linked Insurance Bond (ULAN & ULASP) ² AMP Children's Investment Linked Insurance Bond (ULNSP) ³	AMP Moderate Growth	1.55%	1.15%	-0.40%
	AMP Australian Share	1.51%	1.22%	-0.29%
	AMP Balanced Growth	1.55%	1.15%	-0.40%
	AMP Capital Guaranteed Fixed Interest	1.51%	1.08%	-0.43%
	AMP Cash Based	1.51%	1.08%	-0.43%
	AMP Diversified Share	1.54%	1.15%	-0.39%
AMP Personal Achiever (ULTJ)	AMP International Share	1.70%	1.22%	-0.48%
	AMP Moderate Growth	1.55%	1.15%	-0.40%
	AMP Australian Share	1.53%	1.22%	-0.31%
	AMP Balanced Growth	1.56%	1.15%	-0.41%
	AMP Cash Based	1.53%	1.08%	-0.45%
	AMP Diversified Share	1.58%	1.15%	-0.43%

Table 4: Retirement Resolution Life Product	Investment Option	Current Fee (%pa)	New Fee (%pa)	Reduction (%pa)
AMP Investment Linked Deferred Annuity (ULK and ULKN) ⁴	AMP All Growth	1.53%	1.05%	-0.48%
	AMP Australian Share	1.51%	1.14%	-0.37%
	AMP Balanced Growth	1.57%	1.05%	-0.52%
	AMP Capital Guaranteed Fixed Interest	1.51%	0.97%	-0.54%
	AMP Conservative	1.54%	1.05%	-0.49%
	AMP Direct Property	1.57%	1.05%	-0.52%
	AMP International Share	1.70%	1.14%	-0.56%
AMP MultiFund Rollover Deferred Annuity Plan (ULMD and ULMDN)	AMP All Growth	1.52%	1.19%	-0.33%
	AMP Australian Bond	1.80%	1.11%	-0.69%
	AMP Australian Share	1.50%	1.28%	-0.22%
	AMP Balanced Growth	1.56%	1.19%	-0.37%
	AMP Capital Guaranteed Fixed Interest	1.50%	1.11%	-0.39%
	AMP Conservative	1.53%	1.19%	-0.34%
	AMP International Share	1.50%	1.28%	-0.22%
	AMP Listed Property Trusts	1.50%	1.19%	-0.31%
	AMP Moderate Growth	1.54%	1.19%	-0.35%

Notes:

- (1) Customers with initial units in these products will receive a SEN in late March / early April covering:
- the conversion of initial units to investment units, and
 - the above fee reductions.

All other impacted customers across the above products will be notified of the AUM fee changes during Q2 2022.

- (2) For these products, the above fee reductions will be partially offset by the removal of a 0.216% pa management fee rebate.
- (3) For this product, the above fee reductions will be partially offset by the removal of a 0.288% pa management fee rebate.
- (4) For this product, the above fee reductions will be partially offset by the removal of a 0.264% pa management fee rebate.