

Resolution Life (former-AMP Life) Whole of Life and Endowment Bonus Rates

Annual (reversionary) bonus rates applicable from 1 May 2023:

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
Australian Ordinary & Non-complying Employer Superannuation:		
A, Q, QM, ASPL, AI, G, B, AE	19.5	19.5
AQ, AQF, AQM	19.5	19.5
AL, ALF, ALM	17.5	17.5
NL, NLT	17	17
AU, QU, AUF, GU	17	17
AP, AK, APF, P	14.5	14.5
N	18.5	18.5
ZN	19	19
NB	18.5	18.5
ZNB	19	19
NJ40-65, ZNJ40-65	19	19
NBK	17	17
DK, DL, EBS (incl COMP)	20	20
JN	14.5	14.5
GIFT	15.5	15.5
ALX, ALXF	15.5	15.5
DLX	15.5	15.5
DBA	15.5	15.5
APL, APLF	16	16
NK, NKT	15.5	15.5
J35(40/F)	12.5	12.5
J40(45/F)	13	13
J45(50/F)	14	14
J50(55/F), JM50	14.5	14.5
J55(60/F), JM55	15.5	15.5
J60(65/F)	16	16
J65(70/F)	17.5	17.5
J70	18.5	18.5
NJ35, ZNJ35, NE, NF, DE	12.5	12.5
DES, GES	13	13
NS	14	14
NZ	17	17
S	12	12
NAU	14.5	14.5
NU	17.5	17.5
JU, GRU, GJU, TU	15	15
NLZ	14.5	14.5
NSZ, NZA	10	10
ALA, ALAF	17.5	17.5
SL, SLM	12	12
ALU, ALUF, AJLU, NBU	15.5	15.5
APLU, APLUF	13.5	13.5
QP	15	15
PP	15	15
NSU	14.5	14.5
DP, DPE	14.5	14.5
NQU	14.5	14.5
QSP	15	15
JSP	12.5	12.5
APLA, APLAF	19	19
PAC	20	20
ALB, ALBF	15.5	15.5
APLX, APLXF	14.5	14.5
APLB, APLBF	19	19
ALC, ALCF, ALCA, ALCAF	15.5	15.5
DLB	15.5	15.5
DLC, DLCA	15.5	15.5
JP	11.5	11.5
DLBA	15.5	15.5
ALBA, ALBAF	15.5	15.5

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
Australian SEP & PSF Superannuation:		
A, Q, QM, ASPL, AI, G, B, AE	17.5	26.3
AQ, AQF, AQM	17.5	26.3
AL, ALF, ALM	15.5	24.3
NL, NLT	15	23.8
AU, QU, AUF, GU	15	23.8
AP, AK, APF, P	12.5	21.3
N	16.5	25.3
ZN	17	25.8
NB	16.5	25.3
ZNB	17	25.8
NJ40-65, ZNJ40-65	17	25.8
NBK	15	23.8
DK, DL, EBS (incl COMP)	18	26.8
JN	12.5	21.3
GIFT	13.5	22.3
ALX, ALXF	13.5	22.3
DLX	13.5	22.3
DBA	13.5	22.3
APL, APLF	14	22.8
NK, NKT	13.5	22.3
J35(40/F)	10.5	19.3
J40(45/F)	11	19.8
J45(50/F)	12	20.8
J50(55/F), JM50	12.5	21.3
J55(60/F), JM55	13.5	22.3
J60(65/F)	14	22.8
J65(70/F)	15.5	24.3
J70	16.5	25.3
NJ35, ZNJ35, NE, NF, DE	10.5	19.3
DES, GES	11	19.8
NS	12	20.8
NZ	15	23.8
S	10	18.8
NAU	12.5	21.3
NU	15.5	24.3
JU, GRU, GJU, TU	13	21.8
NLZ	12.5	21.3
NSZ, NZA	8	16.8
ALA, ALAF	15.5	24.3
SL, SLM	10	18.8
ALU, ALUF, AJLU, NBU	13.5	22.3
APLU, APLUF	11.5	20.3
QP	17.2	19.5
PP	17.2	19.5
NSU	12.5	21.3
DP, DPE	12.5	21.3
NQU	12.5	21.3
QSP	17.2	19.5
JSP	14.7	17
APLA, APLAF	17	25.8
PAC	18	26.8
ALB, ALBF	13.5	22.3
APLX, APLXF	12.5	21.3
APLB, APLBF	17	25.8
ALC, ALCF, ALCA, ALCAF	13.5	22.3
DLB	13.5	22.3
DLC, DLCA	13.5	22.3
JP	13.7	16
DLBA	13.5	22.3
ALBA, ALBAF	13.5	22.3

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
Australian Complying Employer Superannuation:		
A, Q, QM, ASPL, AI, G, B, AE	21.8	25.7
AQ, AQF, AQM	21.8	25.7
AL, ALF, ALM	19.8	23.7
NL, NLT	19.3	23.2
AU, QU, AUF, GU	19.3	23.2
AP, AK, APF, P	16.8	20.7
N	20.8	24.7
ZN	21.3	25.2
NB	20.8	24.7
ZNB	21.3	25.2
NJ40-65, ZNJ40-65	21.3	25.2
NBK	19.3	23.2
DK, DL, EBS (incl COMP)	22.3	26.2
JN	16.8	20.7
GIFT	17.8	21.7
ALX, ALXF	17.8	21.7
DLX	17.8	21.7
DBA	17.8	21.7
APL, APLF	18.3	22.2
NK, NKT	17.8	21.7
J35(40/F)	14.8	18.7
J40(45/F)	15.3	19.2
J45(50/F)	16.3	20.2
J50(55/F), JM50	16.8	20.7
J55(60/F), JM55	17.8	21.7
J60(65/F)	18.3	22.2
J65(70/F)	19.8	23.7
J70	20.8	24.7
NJ35, ZNJ35, NE, NF, DE	14.8	18.7
DES, GES	15.3	19.2
NS	16.3	20.2
NZ	19.3	23.2
S	14.3	18.2
NAU	16.8	20.7
NU	19.8	23.7
JU, GRU, GJU, TU	17.3	21.2
NLZ	16.8	20.7
NSZ, NZA	12.3	16.2
ALA, ALAF	19.8	23.7
SL, SLM	14.3	18.2
ALU, ALUF, AJLU, NBU	17.8	21.7
APLU, APLUF	15.8	19.7
QP	16.7	19
PP	16.7	19
NSU	16.8	20.7
DP, DPE	16.8	20.7
NQU	16.8	20.7
QSP	16.7	19
JSP	14.2	16.5
APLA, APLAF	21.3	25.2
PAC	22.3	26.2
ALB, ALBF	17.8	21.7
APLX, APLXF	16.8	20.7
APLB, APLBF	21.3	25.2
ALC, ALCF, ALCA, ALCAF	17.8	21.7
DLB	17.8	21.7
DLC, DLCA	17.8	21.7
JP	13.2	15.5
DLBA	17.8	21.7
ALBA, ALBAF	17.8	21.7

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
New Zealand:		
A, Q, QM, ASPL, AI, G, B, AE	22	22
AQ, AQF, AQM	22	22
AL, ALF, ALM	20	20
NL, NLT	19.5	19.5
AU, QU, AUF, GU	20.3	20.3
AP, AK, APF, P	17.8	17.8
N	21	21
ZN	21.5	21.5
NB	21	21
ZNB	21.5	21.5
NJ40-65, ZNJ40-65	22.3	22.3
NBK	20.3	20.3
DK, DL, EBS (incl COMP)	23.3	23.3
JN	15.7	15.7
GIFT	18.8	18.8
ALX, ALXF	18.8	18.8
DLX	18.8	18.8
DBA	18.8	18.8
APL, APLF	19.3	19.3
NK, NKT	18.8	18.8
J35(40/F)	15	15
J40(45/F)	15.5	15.5
J45(50/F)	16.5	16.5
J50(55/F), JM50	17	17
J55(60/F), JM55	18	18
J60(65/F)	19.3	19.3
J65(70/F)	20.8	20.8
J70	21.8	21.8
NJ35, ZNJ35, NE, NF, DE	15.8	15.8
DES, GES	16.3	16.3
NS	16.5	16.5
NZ	20.3	20.3
S	15.3	15.3
NAU	17.8	17.8
NU	20.8	20.8
JU, GRU, GJU, TU	18.3	18.3
NLZ	17.8	17.8
NSZ, NZA	13.3	13.3
ALA, ALAF	20.8	20.8
SL, SLM	15.3	15.3
ALU, ALUF, AJLU, NBU	18.8	18.8
APLU, APLUF	16.8	16.8
QP	17	17
PP	17.8	17.8
NSU	17.8	17.8
DP, DPE	17.8	17.8
NQU	17.8	17.8
QSP	17.8	17.8
JSP	15.3	15.3
APLA, APLAF	22.3	22.3
PAC	23.3	23.3
ALB, ALBF	18.8	18.8
APLX, APLXF	17.8	17.8
APLB, APLBF	22.3	22.3
ALC, ALCF, ALCA, ALCAF	18.8	18.8
DLB	18.8	18.8
DLC, DLCA	18.8	18.8
JP	14.3	14.3
DLBA	18.8	18.8
ALBA, ALBAF	18.8	18.8

Terminal bonus rates applicable from 1 May 2023:

Terminal bonus rates per \$1,000 of existing Annual bonus								
Australian Policies								
Year of issue								
	Before 1959	1959 – 1963	1964 – 1968	1969 – 1973	1974 – 1978	1979 – 1983	1984 – 1988	After 1988
Ordinary	870	765	710	660	555	450	450	580
Superannuation	1035	920	865	840	725	605	605	750
New Zealand Policies								
Year of issue								
	Before 1965	1965 – 1984	After 1984					
All	810	705	600					

How to read the table:

Example – based on the above table, a policy under the class of business Australian Superannuation that commenced in 1956 would have a Terminal bonus rate of \$1035 per \$1000 (103.5%) of existing Annual bonuses. Accrued Annual bonuses can be found on your annual statement.

Notes:

- Terminal bonus rates are not guaranteed and can change (increase or decrease) without notice at any time.
- Adjustments to Terminal bonus apply to policies which have transferred between countries and/or classes of business.
- Terminal bonus rates for Australian Non-Complying Superannuation are the same as for Ordinary business.

For more information

Contact your financial adviser or our Customer Service Centre on 133 731 for Australian policies or 0800 808 267 for New Zealand policies to discuss the options available to you or any questions about your policy.

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