

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

The following tables provide the Annual bonus rates applicable on policy anniversary from 1 April 2025 to 31 March 2026 and End bonus rate effective from 1 April 2025 by the types of business and bonus scales for Resolution Life's "former-NMLA" category of Whole of Life and Endowment Australian policies.

Annual bonus rates: Australia Ordinary business

Type	Bonus Scale	Bonus Rate per \$1,000	
		Bonus on Sum insured	Bonus on Bonus
NM Business	O1 [O2]	15.4	20
	O4 [O0,O3,O9]	14.4	18.9
	O6 [O7]	11.2	16.4
	O8 [O5]	13.9	17.7
	OA [OB,OC]	14.9	19.4
	OD	14.9	20
	OS	13.8	16.6
	OJ	14.2	15.8
	OK	15.9	18.9
	OL	14.9	17.7
	OP [OM,ON]	15.9	17.4
	OT	14.6	14.4
	OU	16.5	19.4
	OV	14.9	19.4
	OW [OQ,OY]	15	17.4
	OR	16.5	21
	OE	11.9	14.5
	OG	12.2	13.1
	OX	15	19.3
	OZ	15	19.3
	O%,O#	15	20.5
EX T&G Business	T1 [T2]	15.4	20
	T4 [T0,T3,T8,T9,TA,TB]	14.4	18.9
	T6 [T7,TC,TD]	11.2	16.4
	TK [TL,TP]	15.9	18.9
	TN	16.5	19.4
	TS,TU	14.4	13.7
EX AC&L Business	TX	32.4	30.6

Additional notes:

- Annual bonus on sum insured is applied per \$1,000 of sum insured, paid in full on death or maturity, and discounted value paid on surrender.
- Annual bonus on bonus is applied per \$1,000 of existing bonus, paid in full on death or maturity, and discounted value paid on surrender.

Annual bonus rates: Australia Superannuation business

Type	Bonus Scale	Bonus Rate per \$1,000	
		Bonus on Sum Insured	Bonus on Bonus
PSC NM Business	E4 [E0,E1,E2,E3,E5,E8,E9,EC,EG,EJ,EK, EL,EU,EV]	26.5	33.1
	E6 [E7]	22.9	29
ESC NM Business	S4 [A3,A4,S1,S2,S3,SJ,SK]	35	50
	S6 [A6,A7,S7]	28.2	42
	S8 [A8,AL,SC,SL]	31.1	45.1
EX T&G Business	U2 [U1,UN]	27.3	33.7
	U3[UP]	24.4	31.4
	U0	25	32
	U8,UB	26.5	33.1
	U4 [U9,UK]	26.5	33.1
	U6 [U7,UC]	22.9	29
EX AC&L Business	UX	66.3	62.5

Additional notes:

- Annual bonus on sum insured is applied per \$1,000 of sum insured, paid in full on death or maturity, and discounted value paid on surrender.
- Annual bonus on bonus is applied per \$1,000 of existing bonus, paid in full on death or maturity, and discounted value paid on surrender.

End bonus rates:

Group	Policy Type	Series	Demutualisation	Bonus Rate per \$1,000
1	KPP/KPS (N/S)	2	Post	8.1
	BPDP (N/S)	2		
	BSIO	3		
2	KPP/KPS (N/S)	1	Pre	11.3
	BPDP (N/S)	1		
	BSIO	2		
3	KPP/KPS	1, 2 and 3	Pre	12.9
	KEP/KES	1, 2 and 3		
	BSP/EXP	2		
	BSDP	2		
	LEA	2		
4	BSIO	1	Pre	12.9
	BEDP	3		
	BPDP	3		
	LEA	3		
5	Superannuation	Not applicable	Pre	27.5
6	LPOE(N/S)	2	Post	11.9
	LPDP(N/S)	2		
	LPIO	6		
	PLP (N/S)	1		
7	LPOE(N/S)	1	Pre	15.9
	LPDP(N/S)	1		
	LPIO	5		
8	LPOE	2 and 3	Pre	14.4
	LPDP	2 and 3		
	LPIO	2, 3 and 4		
9	EX AC&L Business	Not applicable	Pre	0.0
10	All other Ordinary policies not specifically referred to above or below	Not applicable	Pre	14.4
	LPIO	1		
	EX T&G	Not applicable		
11	BSP	1	Pre	10.4
	LEA	1		
	EXP	1		

Additional notes:

- End bonus is applied per \$1,000 of claim amount multiplied by a value based on the number of years that the cover has been in force, paid on claim or maturity, and discounted value paid on surrender.

What you need to know

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