

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

The following tables provide the Annual (reversionary) bonus rates applicable on policy anniversary from 1 May 2026 to 30 April 2027, and the Terminal bonus rate effective from 1 May 2026, by the types of business and table codes for Resolution Life's "former-AMPL" category of Whole of Life and Endowment New Zealand policies.

Different Annual (reversionary) bonus rates can apply to sum insured and to past accrued Annual (reversionary) bonuses:

- 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 Annual (reversionary) bonus, paid in full on death or maturity, and discounted value paid on surrender.

For this bonus year, in addition to the normal Annual bonus rates shown below, Resolution Life is also applying a **one-off special Annual bonus of 6% (\$60 per \$1000) of Sum Insured and existing Annual Bonuses** on the policy anniversary. Supplementary "one-off" Annual bonuses may be added to policies from time to time (in addition to the normal Annual bonus), increasing the guaranteed proportion of maturity and claims benefits.

Terminal bonus rates are applied per \$1,000 of existing Annual (reversionary) bonuses.

Note: Terminal bonus rates are not guaranteed and can change at any time without prior notice.

What you need to know

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Annual bonus rates: New Zealand

Table	Bonus rate per \$1,000 sum insured	Bonus rate per \$1,000 existing bonuses
A, Q, G	25	25
AQ, AQF, AQM	25	25
AL, ALF, ALM	23	23
NL, NLT	22.5	22.5
AU, AUF	23.3	23.3
AP, AK, APF	20.8	20.8
N	24	24
ZN	24.5	24.5
NB	24	24
ZNB	24.5	24.5
NJ40-65, ZNJ40-65	25.3	25.3
JN	18.7	18.7
APL, APLF	22.3	22.3
NK, NKT	21.8	21.8
J35(40/F)	18	18
J40(45/F)	18.5	18.5
J45(50/F)	19.5	19.5
J50(55/F), JM50	20	20
J55(60/F), JM55	21	21
J60(65/F)	22.3	22.3
J65(70/F)	23.8	23.8
J70	24.8	24.8
NJ35, ZNJ35, NE, NF, DE	18.8	18.8
NS	19.5	19.5
NZ	23.3	23.3
S	18.3	18.3
NLZ	20.8	20.8
NSZ, NZA	16.3	16.3
ALA, ALAF	23.8	23.8
ALU, ALUF, AJLU, NBU	21.8	21.8
QP	20	20
PP	20.8	20.8
NSU	20.8	20.8
APLA, APLAF	25.3	25.3
APLB, APLBF	25.3	25.3
JP	17.3	17.3

Note:

For this bonus year, an additional **one-off Annual bonus of \$60 per \$1000** will be applied to Sum Insured and existing Annual Bonuses on policy anniversary alongside the normal Annual bonus rates shown above.

Terminal bonus rates: effective from 1 May 2026

Terminal bonus rates per \$1,000 of existing Annual bonus				
Year of issue				
Year issued		Before 1964	1965 – 1984	After 1985
New Zealand	New rate	1060	955	850

How to read the table:

Example – a New Zealand policy that commenced in 1960 will have a Terminal bonus rate applying of \$1060 per \$1,000 (106%) of existing Annual bonuses effective from 1 May 2026. Accrued Annual bonuses can be found on the customer's statement.