

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 2026 to 31 March 2027 and End bonus rate effective from 1 April 2026 by the types of business and bonus scales for Resolution Life’s “former-NMLA” category of Whole of Life and Endowment New Zealand policies.

For this bonus year, in addition to the normal Annual bonus shown below, Resolution Life is also applying a **one-off special Annual bonus of 6% of Sum Insured and existing Annual Bonuses** on the policy anniversary.

Product (Business Code)	Product Group	Annual Bonus on Sum Insured (per \$1,000)	Annual Bonus on Bonuses (per \$1,000)	End Bonus (per \$1,000)
Policies that commenced after 21/6/95				
LPOE	Lifestyle	19.3	25.8	17.5
LPDP, LPIO	Lifestyle	15.9	19.9	17.5
BPDP, KPP	Business Lifestyle	17.4	24.1	15.0
Policies that commenced on or prior to 21/6/95				
LPOE	Lifestyle	19.7	23.5	19.55
LPDP, LPIO	Lifestyle	16.2	18.6	19.55
BPDP, KPP	Business Lifestyle	23.5	35.1	25.95
BSIO	Business Lifestyle	25.5	27.9	25.95
Lifebuilder (LN):				
- Premier	Pre-Lifestyle	22.7	23.8	19.55
- Standard	Pre-Lifestyle	19.7	23.8	19.55
Endowment (LEA):				
- Premier	Pre-Lifestyle	20.3	21.7	19.55
- Standard	Pre-Lifestyle	18.2	21.7	19.55
KPP	Business Pre-Lifestyle	28.7	35.0	25.95

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

What you need to know

Conventional (Whole of Life & Endowment) products are issued by Resolution Life Australasia Limited ABN 84 079 300 379, NZ Company No. 281363, AFSL No. 233671 (Resolution Life).

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