



Guaranteed Annuities

Lifestream Guaranteed Income rates

Valid from 16 February 2026 to 23 February 2026

ADVISER USE ONLY

Lifestream Guaranteed Income is issued by Resolution Life Australasia Limited and brought to market under the Acenda brand

Fixed term annuity rates

Short term rates: \$100,000 investment, nil adviser service fees.

Term	RCV100		RCV0	
	Monthly	Yearly	Monthly	Yearly
1	4.75%	N/A	4.75%	N/A
2	5.08%	5.20%	4.84%	4.95%
3	5.18%	5.30%	4.99%	5.10%
4	5.37%	5.50%	5.13%	5.25%
5	5.46%	5.60%	5.22%	5.35%

Long term rates: \$100,000 investment, nil adviser service fees.

Term	RCV100		RCV0	
	Monthly	Yearly	Monthly	Yearly
10	5.75%	5.90%	5.51%	5.65%
15	5.89%	6.05%	5.65%	5.80%
20	5.98%	6.15%	5.75%	5.90%
25	5.94%	6.10%	5.79%	5.95%
30	5.84%	6.00%	5.70%	5.85%

Long term payments: \$100,000 investment, nil adviser service fees.

Term	RCV0 nil indexation		RCV0 with 3% indexation		RCV0 with CPI	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
10	\$13,029	\$13,363	\$11,518	\$11,813	\$11,697	\$11,994
15	\$9,902	\$10,163	\$8,237	\$8,454	\$8,492	\$8,718
20	\$8,423	\$8,648	\$6,629	\$6,806	\$6,933	\$7,124
25	\$7,581	\$7,786	\$5,673	\$5,826	\$5,995	\$6,162
30	\$6,964	\$7,149	\$4,967	\$5,098	\$5,429	\$5,583

The interest rates shown have been rounded to two decimal places, for the purposes of illustration only. Quarterly and half-yearly payment frequencies are also available.

Important notes

A copy of the PDS, Policy Document and Target Market Determinations can be obtained online at acenda.com.au/annuities or by calling **13 57 22** between 9am and 5pm (AEST/AEDT) Monday to Friday, excluding public holidays. To invest in an annuity, customers need to complete the application process described in the PDS. To obtain a quote, login to the My Resolution Life adviser portal or call us on **13 57 22**. The rates we offer are reviewed and updated regularly and can be withdrawn without notice. These rates should not be relied upon for quotation purposes. Please prepare a quote to confirm the rate. Quotes are generally valid for 14 days from the date it was prepared.

For information on bonus rates on fixed term annuities, please contact one of our National Retirement BDMs:

- Andrew O'Sullivan (QLD/NT): andrew.o'sullivan@resolutionlife.com.au
- Simon Felice (NSW/ACT): simon.felice@resolutionlife.com.au
- Andrew Martin (VIC/TAS/WA/SA): andrew.martin@resolutionlife.com.au

What you need to know

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