

Future Safe 19 Caps & Fixed Rates

Effective from 01/07/2025 – 31/07/2025

S&P/ASX 200 ACCUMULATION INDEX			MSCI WORLD NET IN AUD INDEX			Fixed Rate One Year
-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor	
7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%

You should consider the Future Safe Product Disclosure Statement and whether Future Safe is right for you before making a decision to invest or making an investment and protection election at your anniversary date.

Caps and Fixed Rate

The initial Cap for each market-linked investment option and the Fixed Rate is set at the policy commencement date and will remain at that level until the policy anniversary date. The Cap and Fixed Rate that applies at the policy commencement date and each policy anniversary date is the Cap and Fixed Rate effective at that time.

On each policy anniversary date, we will reset the Caps and the Fixed Rate for the next year. We reserve the right to change the Caps and Fixed Rate offered at any time.

Retained yield is the amount we have used from the underlying investment return to cover expenses and profit. It has the effect of reducing the Caps and Fixed Rate we are able to offer. It is not deducted from your account. The Caps and Floors and return on the Fixed Rate are expressed before the annual product fee and any applicable taxes, but after the retained yield has been taken into.

Retained
Yield

0.00%

Historical Data

Effective Date	S&P/ASX 200 ACCUMULATION INDEX			MSCI WORLD NET IN AUD INDEX			Fixed Rate One year	Retained Yield
	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor		
01/06/2025 – 30/06/2025	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%	0.00%
01/05/2025 – 31/05/2025	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%	0.00%
01/04/2025 – 30/04/2025	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%	0.00%
01/03/2025 – 31/03/2025	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%	0.00%
01/02/2025 – 28/02/2025	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%	0.00%
01/01/2025 – 31/01/2025	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%	0.00%

Effective Date	S&P/ASX 200 ACCUMULATION INDEX			MSCI WORLD NET IN AUD INDEX			Fixed Rate One year		Retained Yield
	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor			
01/12/2024 – 31/12/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/11/2024 – 30/11/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/10/2024 – 31/10/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/09/2024 – 30/09/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/08/2024 – 31/08/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/07/2024 – 31/07/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/06/2024 – 30/06/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/05/2024 – 31/05/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/04/2024 – 30/04/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/03/2024 – 31/03/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/02/2024 – 29/02/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/01/2024 – 31/01/2024	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/12/2023 – 31/12/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/11/2023 – 30/11/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/10/2023 – 31/10/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/09/2023 – 30/09/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/08/2023 – 31/08/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/07/2023 – 31/07/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/06/2023 – 30/06/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/05/2023 – 31/05/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/04/2023 – 30/04/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/03/2023 – 31/03/2023	7.50%	5.00%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/02/2023 – 28/02/2023	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%

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	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor			
01/01/2023 – 31/01/2023	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/12/2022 – 31/12/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/11/2022 – 30/11/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/10/2022 – 31/10/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/09/2022 – 30/09/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/08/2022 – 31/08/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/07/2022 – 31/07/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/06/2022 – 30/06/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/05/2022 – 31/05/2022	9.00%	5.50%	2.50%	7.50%	5.00%	2.50%	1.75%		0.00%
01/04/2022 – 30/04/2022	8.80%	5.00%	2.50%	7.80%	5.00%	2.50%	1.75%		0.00%
01/03/2022 – 31/03/2022	8.90%	5.10%	2.60%	8.10%	5.00%	2.50%	1.75%		0.00%
01/02/2022 – 28/02/2022	8.90%	5.10%	2.60%	8.10%	5.00%	2.50%	1.75%		0.00%
01/01/2022 – 31/01/2022	8.90%	5.10%	2.60%	8.10%	5.00%	2.50%	1.75%		0.00%
01/12/2021 – 31/12/2021	8.90%	5.10%	2.60%	8.10%	5.00%	2.50%	1.75%		0.00%
01/11/2021 – 30/11/2021	9.00%	5.20%	2.70%	8.20%	5.00%	2.60%	1.75%		0.00%
01/10/2021 – 31/10/2021	9.30%	5.40%	2.90%	8.20%	5.00%	2.70%	1.75%		0.00%
01/09/2021 – 30/09/2021	9.50%	5.50%	3.00%	8.40%	5.00%	2.80%	1.75%		0.00%
01/08/2021 – 31/08/2021	9.90%	5.90%	3.30%	8.90%	5.20%	3.00%	1.75%		0.00%
01/07/2021 – 31/07/2021	9.90%	5.90%	3.30%	8.90%	5.20%	3.00%	1.75%		0.00%
01/06/2021 – 30/06/2021	9.90%	5.90%	3.30%	8.90%	5.20%	3.00%	1.75%		0.00%
01/05/2021 – 31/05/2021	9.90%	5.90%	3.30%	8.90%	5.20%	3.00%	1.75%		0.00%
01/04/2021 – 30/04/2021	9.90%	5.90%	3.30%	8.90%	5.20%	3.00%	1.75%		0.00%
01/03/2021 – 31/03/2021	9.70%	5.70%	3.00%	8.60%	5.10%	2.90%	1.75%		0.00%

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	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor			
01/02/2021 – 28/02/2021	9.70%	5.70%	3.00%	8.60%	5.10%	2.90%	1.75%		0.00%
01/01/2021 – 31/01/2021	9.70%	5.70%	3.00%	8.60%	5.10%	2.90%	1.75%		0.00%
01/12/2020 – 31/12/2020	9.70%	5.70%	3.00%	8.60%	5.10%	2.90%	1.75%		0.00%
01/11/2020 – 30/11/2020	10.00%	6.00%	3.00%	9.20%	5.10%	3.00%	1.75%		0.00%
01/10/2020 – 31/10/2020	10.00%	6.00%	3.10%	9.10%	5.10%	3.00%	1.75%		0.09%
01/09/2020 – 30/09/2020	11.10%	7.00%	3.50%	9.40%	5.30%	3.30%	1.75%		0.09%
01/08/2020 – 31/08/2020	11.20%	7.00%	3.60%	9.50%	5.50%	3.30%	1.75%		0.17%
01/07/2020 – 31/07/2020	11.60%	7.20%	4.00%	10.30%	6.10%	3.70%	1.75%		0.17%
01/06/2020 – 30/06/2020	12.10%	7.20%	4.10%	10.40%	6.20%	3.80%	1.75%		0.26%
01/05/2020 – 31/05/2020	12.10%	7.30%	4.10%	10.40%	6.30%	3.80%	1.75%		0.26%
01/04/2020 – 30/04/2020	12.50%	7.50%	4.10%	10.90%	6.50%	3.80%	1.75%		0.26%
01/03/2020 – 31/03/2020	12.50%	7.50%	4.10%	10.90%	6.50%	3.80%	1.75%		0.26%
01/02/2020 – 29/02/2020	13.00%	7.80%	4.30%	11.50%	6.70%	4.00%	1.75%		0.26%
01/01/2020 – 31/01/2020	12.50%	7.50%	4.30%	11.50%	6.70%	4.00%	1.75%		0.26%
01/12/2019 – 31/12/2019	12.50%	7.30%	4.30%	12.00%	6.90%	4.00%	1.75%		0.26%
01/11/2019 – 30/11/2019	8.70%	5.30%	3.00%	9.80%	6.30%	4.00%	1.75%		0.26%
01/10/2019 – 31/10/2019	10.20%	6.00%	3.50%	10.20%	5.80%	3.20%	1.75%		0.26%
01/09/2019 – 30/09/2019	11.40%	7.50%	3.80%	11.70%	7.50%	3.50%	1.75%		0.26%
01/08/2019 – 31/08/2019	13.10%	8.30%	4.40%	11.60%	7.50%	4.00%	1.95%		0.26%
1/07/2019 – 31/07/2019	13.10%	8.90%	4.70%	12.10%	8.10%	4.20%	2.05%		0.26%
1/06/2019 – 30/06/2019	14.00%	9.00%	4.80%	12.50%	8.30%	4.20%	2.10%		0.26%
1/05/2019 – 31/05/2019	14.50%	9.50%	5.00%	11.30%	7.10%	4.00%	2.30%		0.26%
1/04/2019 – 30/04/2019	14.30%	9.40%	5.20%	11.50%	7.50%	4.60%	2.60%		0.26%

Effective Date	S&P/ASX 200 ACCUMULATION INDEX			MSCI WORLD NET IN AUD INDEX			Fixed Rate One year	Retained Yield
	-10% Floor	-5% Floor	0% Floor	-10% Floor	-5% Floor	0% Floor		
12/03/2019 – 31/03/2019	12.90%	8.80%	5.20%	12.10%	8.00%	5.00%	2.80%	0.26%

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