

Make the most of your super with the fund that understands the legal profession.



*LEGALSUPER
FOR THE LEGAL
COMMUNITY*

Robyn, legalsuper member



Are you making the most of your super?

By fully utilising legalsuper's features and investment options, you may be able to build a significantly higher retirement balance. Take a few moments to fully understand these features.

Take advantage of the industry fund that:

understands the legal industry

The Law Institute of Victoria and the Law Society of NSW are the shareholders of the Trustee of legalsuper. These key industry stakeholders, along with key employee board representatives, give the Fund stable and balanced governance.

delivers strong investment performance

legalsuper has rewarded members in our default investment option with above-average investment returns over the long term*. For our most up-to-date investment returns, please refer to legalsuper.com.au

* SuperRatings benchmarking

offers a wide range of investment options

legalsuper gives you a wide range of investment options, designed to suit your objectives. These provide you with access to specialist investment managers at wholesale costs as well as the flexibility to choose shares in the S&P/ASX200 option. Unlimited investment switching across any of the options is available at any time at no cost.

your fund for life

With legalsuper's two pension options, you can remain a member of legalsuper and enjoy the same low fees for life. legalsuper offers a pension for members still working, or those members who want a hassle-free retirement.

has low fees and pays no commissions

As a legalsuper member you can keep more of your super money in your account for retirement.

provides best value-for-money insurance

We have partnered with one of Australia's leading insurers, ING, to secure industry-leading insurance for our members. legalsuper is not paid any commission on premiums – we simply pass the premium quoted by ING on to our members.

IT IS IMPORTANT
THAT THERE'S
A SUPER FUND
DEDICATED TO THE
LEGAL PROFESSION

Shaun, legalsuper member





ALL PROFITS TO MEMBERS, THAT SUITS ME

Monika, legalsuper member

See the big difference that low fees make

Differences in the fees you pay will have a big effect on what you have at retirement. For example, this graph shows that your final balance could be reduced by up to 20% over 30 years if your super fund's total

amount of fees and costs are 2% rather than 1%* (eg, ending up with \$80,000 instead of \$100,000).

* Source: Australian Taxation Office standard choice form. Other factors, as well as fees, may affect superannuation returns.



More questions?

Contact one of our Client Service Managers to confirm the benefits you have as a legalsuper member.

In NSW or ACT call or email:

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Email ckerr@legalsuper.com.au

Compare legalsuper

- See how legalsuper lets you make the most of your super
- Be super smart and use the legalsuper comparison sheet

Need help with your super?

Contact us

Web: legalsuper.com.au

Phone: 1800 060 312

Fax: 1800 614 431

Email: mail@legalsuper.com.au

Mail: GPO Box 4952
Melbourne VIC 3001

Make the super comparison

When making decisions about your superannuation, it's important that you have the information you need to make the choice that's best for you.

Fill in the legalsuper comparison checklist below, so that you can make the smartest choice for your super. Don't let a hasty super switch rob you of your future wealth.

Administration				
	legalsuper		Other fund (Compare legalsuper with other super funds by completing this column)	
Entry fee	Nil			
Administration fee	\$1.30 per week			
Contribution fee	Nil			
Adviser Service fee	Nil			
Investment Switching fee	Nil			
Withdrawal fee	\$50			
Management Expense	For the year ended 30 June 2008: 0.26%. Dollar effect on \$10,000 balance equals \$26 per annum			
Investments	11 investment options (includes S&P/ASX200 share option)			
Investment choice				
Performance history (returns to 30 June 2008)	1 year	3 years	1 year	3 years
Cash ¹	n/a	n/a		
Enhanced Cash ²	4.0%	4.5%		
Conservative	-0.4%	8.4%		
Balanced ¹	n/a	n/a		
Moderate (default)	-6.15%	7.5%		
Assertive	-9.0%	7.3%		
Aggressive ²	-11.6%	7.8%		
Australian Shares ³	-15.5%	n/a		
Overseas Shares ³	-13.2%	n/a		
Socially Responsible Investment ³	-15.5%	n/a		
Investment costs (year ended 30 June 2008)	Fee %	\$ effect on \$10,000 balance	Fee %	\$ effect on \$10,000 balance
Cash	0.00%	\$0		
Enhanced Cash	0.11%	\$11		
Conservative	0.49%	\$49		
Balanced	0.61%	\$61		
Moderate (default)	0.68%	\$68		
Assertive	0.70%	\$70		
Aggressive	0.66%	\$66		
Australian Shares	0.53%	\$53		
Overseas Shares	0.78%	\$78		
Socially Responsible Investment	0.72%	\$72		
Insurance	Costs			
Flexibility to choose from:				
Death & TPD – for employed members	\$1.50 per unit per week			
Death only – for employed members	\$1.05 per unit per week			
Salary Continuance	Refer to Product Disclosure Statement			
Other Benefits				
Spouse members	Yes, anyone can join legalsuper			
Member services	Free workplace seminars Access to financial and retirement planning services Access to low-cost banking products Access to discounted health insurance			

LEGALSUPER -

STRONG RETURNS

LOWER FEES

MAKE THE COMPARISON

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1. Commenced July 2008 2. Commenced July 2004 3. Commenced October 2005



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