

Guaranteed Income Account

Voluntary withdrawal value illustrations

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VOLUNTARY WITHDRAWAL VALUE ILLUSTRATIONS

Lifetime Guaranteed Income 65-year-old female

- The following illustrations are based on an initial capital investment of \$100,000.
- A yearly payment frequency and partial indexation option was chosen.
- The withdrawal values are as at the end of each year of the illustrated withdrawal period.

The table below provides some examples of withdrawal values and how they are impacted by rate movements:

End of year:	10-YEAR WITHDRAWAL PERIOD			15-YEAR WITHDRAWAL PERIOD			22-YEAR WITHDRAWAL PERIOD		
	-1.50%	0%	1.50%	-1.50%	0%	1.50%	-1.50%	0%	1.50%
	Interest rate movement:								
1	\$90,000	\$90,000	\$82,596	\$93,333	\$93,333	\$83,169	\$95,455	\$95,455	\$82,293
2	\$80,000	\$80,000	\$74,393	\$86,667	\$86,667	\$77,881	\$90,909	\$90,909	\$78,686
3	\$70,000	\$70,000	\$65,870	\$80,000	\$80,000	\$72,488	\$86,364	\$86,364	\$75,066
4	\$60,000	\$60,000	\$57,066	\$73,333	\$73,333	\$66,993	\$81,818	\$81,818	\$71,430
5	\$50,000	\$50,000	\$48,014	\$66,667	\$66,667	\$61,397	\$77,273	\$77,273	\$67,776
6	\$40,000	\$40,000	\$38,745	\$60,000	\$60,000	\$55,699	\$72,727	\$72,727	\$64,102
7	\$30,000	\$30,000	\$29,286	\$53,333	\$53,333	\$49,901	\$68,182	\$68,182	\$60,406
8	\$20,000	\$20,000	\$19,661	\$46,667	\$46,667	\$44,004	\$63,636	\$63,636	\$56,684
9	\$10,000	\$10,000	\$9,893	\$40,000	\$40,000	\$38,008	\$59,091	\$59,091	\$52,933
10	\$0	\$0	\$0	\$33,333	\$33,333	\$31,914	\$54,545	\$54,545	\$49,152
11	\$0	\$0	\$0	\$26,667	\$26,667	\$25,723	\$50,931	\$50,000	\$45,336
12	\$0	\$0	\$0	\$20,000	\$20,000	\$19,435	\$47,452	\$45,455	\$41,482
13	\$0	\$0	\$0	\$13,333	\$13,333	\$13,051	\$43,775	\$40,964	\$38,418
14	\$0	\$0	\$0	\$6,667	\$6,667	\$6,573	\$39,890	\$37,557	\$35,427
15	\$0	\$0	\$0	\$0	\$0	\$0	\$35,787	\$33,905	\$32,171
16	\$0	\$0	\$0	\$0	\$0	\$0	\$31,455	\$29,991	\$28,630
17	\$0	\$0	\$0	\$0	\$0	\$0	\$26,884	\$25,799	\$24,781
18	\$0	\$0	\$0	\$0	\$0	\$0	\$22,062	\$21,310	\$20,600
19	\$0	\$0	\$0	\$0	\$0	\$0	\$16,975	\$16,507	\$16,061
20	\$0	\$0	\$0	\$0	\$0	\$0	\$11,612	\$11,369	\$11,135
21	\$0	\$0	\$0	\$0	\$0	\$0	\$5,958	\$5,874	\$5,792
22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Important information

- This table illustrates withdrawal values for Lifetime Guaranteed Income accounts opened 7 April 2022.
- The withdrawal values are indicative only. Your actual withdrawal value will depend on the account options you choose, actual changes in the CPI and the actual movement in interest rates (relevant Government bond rates) between the time of your investment and the time of withdrawal.
- Actual interest rate movements can be more or less than 1.5%.
- For the illustrations above, we have assumed CPI increases each year by 2.5% and have used interest rates available as at 7 April 2022.

VOLUNTARY WITHDRAWAL VALUE ILLUSTRATIONS

Lifetime Guaranteed Income 65-year-old male

- The following illustrations are based on an initial capital investment of \$100,000.
- A yearly payment frequency and partial indexation option was chosen.
- The withdrawal values are as at the end of each year of the illustrated withdrawal period.

The table below provides some examples of withdrawal values and how they are impacted by rate movements:

End of year:	10-YEAR WITHDRAWAL PERIOD			15-YEAR WITHDRAWAL PERIOD			19-YEAR WITHDRAWAL PERIOD		
	Interest rate movement:								
	-1.50%	0%	1.50%	-1.50%	0%	1.50%	-1.50%	0%	1.50%
1	\$90,000	\$90,000	\$82,671	\$93,333	\$93,333	\$83,280	\$94,737	\$94,737	\$82,887
2	\$80,000	\$80,000	\$74,420	\$86,667	\$86,667	\$77,949	\$89,474	\$89,474	\$78,695
3	\$70,000	\$70,000	\$65,869	\$80,000	\$80,000	\$72,524	\$84,211	\$84,211	\$74,470
4	\$60,000	\$60,000	\$57,050	\$73,333	\$73,333	\$67,004	\$78,947	\$78,947	\$70,209
5	\$50,000	\$50,000	\$47,993	\$66,667	\$66,667	\$61,389	\$73,684	\$73,684	\$65,911
6	\$40,000	\$40,000	\$38,725	\$60,000	\$60,000	\$55,680	\$68,421	\$68,421	\$61,571
7	\$30,000	\$30,000	\$29,271	\$53,333	\$53,333	\$49,875	\$63,158	\$63,158	\$57,188
8	\$20,000	\$20,000	\$19,652	\$46,667	\$46,667	\$43,975	\$57,895	\$57,895	\$52,759
9	\$10,000	\$10,000	\$9,889	\$40,000	\$40,000	\$37,980	\$52,632	\$52,632	\$48,279
10	\$0	\$0	\$0	\$33,333	\$33,333	\$31,890	\$47,368	\$47,368	\$43,748
11	\$0	\$0	\$0	\$26,667	\$26,667	\$25,704	\$42,105	\$42,105	\$39,160
12	\$0	\$0	\$0	\$20,000	\$20,000	\$19,422	\$36,941	\$36,842	\$34,512
13	\$0	\$0	\$0	\$13,333	\$13,333	\$13,044	\$32,457	\$31,579	\$29,802
14	\$0	\$0	\$0	\$6,667	\$6,667	\$6,570	\$27,729	\$26,607	\$25,556
15	\$0	\$0	\$0	\$0	\$0	\$0	\$22,745	\$21,969	\$21,236
16	\$0	\$0	\$0	\$0	\$0	\$0	\$17,493	\$17,011	\$16,550
17	\$0	\$0	\$0	\$0	\$0	\$0	\$11,961	\$11,711	\$11,469
18	\$0	\$0	\$0	\$0	\$0	\$0	\$6,135	\$6,048	\$5,964
19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Important information

- This table illustrates withdrawal values for Lifetime Guaranteed Income accounts opened on 7 April 2022.
- The withdrawal values are indicative only. Your actual withdrawal value will depend on the account options you choose, actual changes in the CPI and the actual movement in interest rates (relevant Government bond rates) between the time of your investment and the time of withdrawal.
- Actual interest rate movements can be more or less than 1.5%.
- For the illustrations above, we have assumed CPI increases each year by 2.5% and have used interest rates available as at 7 April 2022.

VOLUNTARY WITHDRAWAL VALUE ILLUSTRATIONS

Fixed Term Guaranteed Income

5-year term

- The following illustrations are based on an initial investment of \$100,000.
- A yearly payment frequency was chosen.
- The withdrawal values shown are as at the end of each year of investment.

The table below provides some examples of withdrawal values and how they are impacted by rate movements:

End of year:	RCV80 (NO INDEXATION)			RCVO (NO INDEXATION)			RCVO (CPI INDEXATION)		
	Interest rate movement:								
	-1.50%	0%	1.50%	-1.50%	0%	1.50%	-1.50%	0%	1.50%
1	\$91,942	\$87,322	\$83,008	\$78,755	\$76,047	\$73,487	\$80,383	\$78,257	\$75,590
2	\$89,128	\$85,635	\$82,330	\$60,200	\$58,525	\$56,928	\$62,338	\$61,010	\$59,331
3	\$86,203	\$83,856	\$81,605	\$40,909	\$40,046	\$39,215	\$42,974	\$42,283	\$41,401
4	\$83,162	\$81,979	\$80,830	\$20,852	\$20,556	\$20,268	\$22,219	\$21,979	\$21,671
5	\$80,000*	\$80,000*	\$80,000*	\$0	\$0	\$0	\$0	\$0	\$0

*This is your residual capital value.

Important information

- This table illustrates withdrawal values for Guaranteed Fixed Term Income accounts opened on 7 April 2022.
- The annual income payments used to calculate the values are based on the following rates: 3.68% for RCV80, 3.40% for RCVO (no indexation) and 2.67% for RCVO (CPI indexation).
- The withdrawal values are indicative only. Your actual withdrawal value will depend on the account options you choose, actual changes in the CPI and the actual movement in interest rates (relevant Government bond rates) between the time of your investment and the time of withdrawal.
- Actual interest rate movements can be more or less than 1.5%.
- For the illustrations above, we have assumed CPI increases each year by 2.5% and have used interest rates available as at 7 April 2022.

VOLUNTARY WITHDRAWAL VALUE ILLUSTRATIONS

Fixed Term Guaranteed Income 10-year term

- The following illustrations are based on an initial investment of \$100,000.
- A yearly payment frequency was chosen.
- The withdrawal values shown are as at the end of each year of investment.

The table below provides some examples of withdrawal values and how they are impacted by rate movements:

	RCV75 (NO INDEXATION)			RCVO (NO INDEXATION)			RCVO (CPI INDEXATION)		
End of year:	Interest rate movement:								
	-1.50%	0%	1.50%	-1.50%	0%	1.50%	-1.50%	0%	1.50%
1	\$91,307	\$91,307	\$84,979	\$87,212	\$87,212	\$82,607	\$88,481	\$88,481	\$85,682
2	\$89,782	\$89,782	\$84,085	\$79,005	\$79,005	\$75,211	\$81,419	\$81,419	\$79,088
3	\$88,192	\$88,192	\$83,144	\$70,461	\$70,461	\$67,421	\$73,752	\$73,752	\$71,865
4	\$86,534	\$86,534	\$82,154	\$61,567	\$61,567	\$59,219	\$65,446	\$65,446	\$63,973
5	\$84,806	\$84,806	\$81,110	\$52,309	\$52,309	\$50,580	\$56,464	\$56,464	\$55,369
6	\$83,005	\$83,005	\$80,011	\$42,670	\$42,670	\$41,483	\$46,768	\$46,768	\$46,008
7	\$81,127	\$81,127	\$78,854	\$32,637	\$32,637	\$31,903	\$36,317	\$36,317	\$35,842
8	\$79,169	\$79,169	\$77,635	\$22,192	\$22,192	\$21,814	\$25,069	\$25,069	\$24,822
9	\$77,128	\$77,128	\$76,352	\$11,319	\$11,319	\$11,189	\$12,979	\$12,979	\$12,893
10	\$75,000*	\$75,000*	\$75,000*	\$0	\$0	\$0	\$0	\$0	\$0

*This is your residual capital value.

Important information

- This table illustrates withdrawal values for Fixed Term Guaranteed Income accounts opened on 7 April 2022.
- The annual income payments used to calculate the values are based on the following rates: 3.96% for RCV75, 3.85% for RCVO (no indexation) and 3.31% for RCVO (CPI indexation).
- The withdrawal values are indicative only. Your actual withdrawal value will depend on the account options you choose, actual changes in the CPI and the actual movement in interest rates (relevant Government bond rates) between the time of your investment and the time of withdrawal.
- Actual interest rate movements can be more or less than 1.5%.
- For the illustrations above, we have assumed CPI increases each year by 2.5% and have used interest rates available as at 7 April 2022.

VOLUNTARY WITHDRAWAL VALUE ILLUSTRATIONS

Fixed Term Guaranteed Income 20-year term

- The following illustrations are based on an initial investment of \$100,000.
- A yearly payment frequency was chosen.
- The withdrawal values shown are as at the end of each year of investment.

The table below provides some examples of withdrawal values and how they are impacted by rate movements:

End of year:	RCVO (NO INDEXATION)			RCVO (CPI INDEXATION)		
	Interest rate movement:					
	-1.50%	0%	1.50%	-1.50%	0%	1.50%
1	\$88,543	\$88,543	\$79,432	\$89,478	\$89,478	\$82,688
2	\$85,466	\$85,466	\$77,016	\$87,803	\$87,803	\$81,431
3	\$82,254	\$82,254	\$74,461	\$85,896	\$85,896	\$79,952
4	\$78,901	\$78,901	\$71,760	\$83,744	\$83,744	\$78,235
5	\$75,400	\$75,400	\$68,903	\$81,330	\$81,330	\$76,262
6	\$71,745	\$71,745	\$65,883	\$78,638	\$78,638	\$74,014
7	\$67,929	\$67,929	\$62,689	\$75,651	\$75,651	\$71,471
8	\$63,945	\$63,945	\$59,313	\$72,349	\$72,349	\$68,613
9	\$59,786	\$59,786	\$55,742	\$68,714	\$68,714	\$65,417
10	\$55,444	\$55,444	\$51,967	\$64,725	\$64,725	\$61,859
11	\$50,911	\$50,911	\$47,975	\$60,360	\$60,360	\$57,914
12	\$46,179	\$46,179	\$43,754	\$55,597	\$55,597	\$53,556
13	\$41,238	\$41,238	\$39,292	\$50,412	\$50,412	\$48,756
14	\$36,080	\$36,080	\$34,573	\$44,779	\$44,779	\$43,484
15	\$30,695	\$30,695	\$29,583	\$38,673	\$38,673	\$37,708
16	\$25,073	\$25,073	\$24,308	\$32,065	\$32,065	\$31,393
17	\$19,204	\$19,204	\$18,729	\$24,925	\$24,925	\$24,505
18	\$13,076	\$13,076	\$12,831	\$17,223	\$17,223	\$17,004
19	\$6,679	\$6,679	\$6,594	\$8,926	\$8,926	\$8,850
20	\$0	\$0	\$0	\$0	\$0	\$0

Important information

- This table illustrates withdrawal values for Fixed Term Guaranteed Income accounts opened on 7 April 2022.
- The annual income payments used to calculate the values are based on the following rates: 4.00% for RCVO (no indexation) and 3.68% for RCVO (CPI indexation).
- The withdrawal values are indicative only. Your actual withdrawal value will depend on the account options you choose, actual changes in the CPI and the actual movement in interest rates (relevant Government bond rates) between the time of your investment and the time of withdrawal.
- Actual interest rate movements can be more or less than 1.5%.
- For the illustrations above, we have assumed CPI increases each year by 2.5% and have used interest rates available as at 7 April 2022.