

Significant Event Notice Accumulation

Issued 1 September 2025

This Significant Event Notice is provided to inform you of changes which could impact your legalsuper account.

What is changing?	
Effective 1 September 2025	<ol style="list-style-type: none">1. Investment options changes2. Investment fees (decrease)3. Costs paid from reserves
Effective 1 November 2025	<ol style="list-style-type: none">4. Insurance arrangements and fees

The following provides more information of changes coming into effect:

From 1 September 2025, the following changes are effective:

1. Investment options changes

Our team of investment professionals design and manage our portfolios to be resilient in a wide range of market scenarios across a full business cycle and our focus is on growing your savings through competitive returns while carefully managing market risks.

We constantly review our investment menu to ensure they are well positioned to achieve their investment objectives for our members.

As a result of the most recent review the following are changes to the Investment Objectives, Risk Profile and Strategic Asset Allocation (SAA) of some of our diversified investment options.

Investment Objective Accumulation:

Investment Option	Investment Objective up to 31 Aug 2025	Investment Objective from 1 Sept 2025
Conservative	To outperform an average annual return (*) of CPI + 2% pa over rolling 10-year periods.	To outperform an average annual return (*) of CPI + 1.5% pa over rolling 10-year periods.
Conservative Balanced	To outperform an average annual return (*) of CPI + 2.5% pa over rolling 10-year periods.	To outperform an average annual return (*) of CPI + 2.25% pa over rolling 10-year periods.

(*) the annual return is net of all fees and tax except the weekly administration fee.

Risk Profile Accumulation:

Investment Option	Risk Profile up to 31 Aug 2025	Risk Profile from 1 Sept 2025
MySuper Balanced/ Balanced	Medium to High This option is likely to produce a negative return in 3 to 4 years in every 20 years.	High This option is likely to produce a negative return in 4 to 6 years in every 20 years

Strategic Asset allocation (SAA) Accumulation:

The following table outlines changes to the type of investment, such as shares, bonds or property and how they are spread in the different investment options (the changes are noted in brackets).

Investment Option	Conservative		Conservative Balanced		MySuper Balanced/ Balanced		Growth		High Growth	
Asset class	SAA % up to 31 Aug 2025	SAA % from 1 Sept 2025	SAA % up to 31 Aug 2025	SAA % from 1 Sept 2025	SAA % up to 31 Aug 2025	SAA % from 1 Sept 2025	SAA % up to 31 Aug 2025	SAA % from 1 Sept 2025	SAA % up to 31 Aug 2025	SAA % from 1 Sept 2025
Australian Shares	11.5	10.0 (-1.5)	18.0	16 (-2.0)	25.5	25.0 (-0.5)	31.0	30.5 (-0.5)	36.5	36.0 (-0.5)
Overseas shares	12.5	12 (-0.5)	20.0	18.5 (-1.5)	27.5	29.5 (+2.0)	34.0	36.0 (+2.0)	39.5	41.5 (+2.0)
Infrastructure	10.0	10.5 (+0.5)	10.0	10.5 (+0.5)	9.0	9.5 (+0.5)	6.0	6.5 (+0.5)	4.0	4.5 (+0.5)
Private Markets	0.0	0.0	0.0	0.0	7.0	6.0 (-1.0)	8.0	7.0 (-1.0)	10.0	9.0 (-1.0)
Property	8.0	7.5 (-0.5)	10.0	8.5 (-1.5)	10.0	8.5 (-1.5)	10.0	8.5 (-1.5)	7.0	6.0 (-1.0)
Fixed Interest	20.0	22.0 (+2.0)	16.0	20.5 (+4.5)	9.0	9.5 (+0.5)	5.0	5.5 (+0.5)	0.0	0.0
Alternatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Credit	9.0	9.0	9.0	9.0	7.0	7.0	3.0	3.0	0.0	0.0
Cash	29.0	29.0	17.0	17.0	5.0	5.0	3.0	3.0	3.0	3.0

2. Investment fees (decrease)

Aiming to keep your fees as competitive as possible, we are reducing the investment fees and costs for the following investment options:

Investment Option	Investment fees and costs (%pa) up to 31 Aug 2025	Investment fees and costs (%pa) from 1 Sept 2025
Conservative	0.42	0.32
Conservative Balanced	0.47	0.37
MySuper Balanced	0.61	0.50
Balanced	0.61	0.50
Growth	0.61	0.52
High Growth	0.60	0.52
Australian Shares	0.58	0.32
Overseas Shares	0.42	0.32
Balanced Socially Responsible	0.51	0.46

More information about our investment options is available at:

legalsuper.com.au/investments/understanding-investments

3. Costs paid from reserves

Administration fees and costs will continue to be paid from the Fund's reserves. An amount of 0.02% will be paid from the Fund's reserves to the Trustee as a fee on or after 1 September 2025 and will fund the Trustee Resilience Reserve (TRR). The TRR will allow the Trustee to manage its personal risks of being a trustee that cannot be directly paid from the fund.

This cost is reviewed annually and is not an additional cost to you. It is deducted from the Fund's general Reserve and not from your account balance.

Example of annual fees and costs

The following table gives an example of how the fees and costs in the MySuper Balanced option for this product can affect your superannuation investment over a one-year period. You should use this table to compare this product with other superannuation products.

EXAMPLE – MySuper Balanced option		Balance of \$50,000
Administration fees and costs	\$51.48 pa (\$0.99 per week) PLUS 0.29% pa of your account balance, PLUS 0.00% pa paid from Fund reserves.	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$145 in administration fees and costs, plus \$51.48 regardless of your account balance ¹
PLUS Investment fees and costs	0.50% ³ pa of your account balance	And ² , you will be charged or have deducted from your investment \$250 in investment fees and costs.
PLUS Transaction costs	0.13% ³ pa of your account balance	And ² , you will be charged or have deducted from your investment \$63.28 in transaction costs.
EQUALS Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$509.76* for the superannuation product.

The wording in the table and the section above is required by legislation.

* Additional fees may apply. For example, if you leave the Fund you may also be charged a buy-sell spread which applies whenever you make a contribution, exit, rollover or investment switch.

¹ Administration fees and costs are comprised of:

- A flat fee of \$51.48 (regardless of your account balance);
- **PLUS** a % based fee, which is \$145 for every \$50,000 you have in the superannuation product. A portion of the administration fees and costs may be paid from the general Reserve, and are not directly deducted from your account including 0.02% to the Trustee Resilience Reserve, which for a \$50,000 balance is \$10. The Trustee Resilience Reserve is for use in the event that the Trustee or its Directors incur penalties for breaches or similar events, and is not charged as a separate fee to members but is funded by a trustee fee transferred from the general Reserve.

² For every \$50,000 you have in the superannuation product, Investment fees and costs and Transaction costs will apply.

³ Where costs have been expressed as a percentage of your account balance, the costs have been rounded down to two decimal places. In the case of the cost of product on a balance of \$50,000, the cost of product reflects these costs as a percentage of your account balance rounded up to 5 decimal places.

Definitions of the above fees and costs, which are prescribed by legislation, can be found at legalsuper.com.au/super-retirement/fees-and-costs

From 1 November 2025, the following changes will be effective:

4. Insurance arrangements and fees

We have recently reviewed our insurance arrangement with the Insurer, Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich, the Insurer), and the insurance fees effective from 1 November 2025.

From 1 November 2025 insurance fees charged for Death and Total & Permanent Disablement (TPD) cover will increase by approximately 5.8% per annum. Insurance fees for Group Salary Continuance (GSC) cover will not be changing on 1 November 2025.

An increase in the value and number of TPD claims over recent years resulting in higher premiums from the Insurer has been the main driver for the increase in the insurance fees for Death & TPD coverage.

The new Death & TPD insurance fee rates are outlined in the following tables.

As part of the review, we are also making a few changes to our insurance arrangements to support our members. These include:

Death and Total & Permanent Disablement cover

Improvements to the Total & Permanent Disablement (TPD) definition:

The TPD definition that applies for those who have an Event Date from 1 November 2025 will be enhanced so that members can alternatively have a claim assessed against a new Activities of Daily Work part of the definition. This enhancement broadens the TPD definition, and may assist some members who may not otherwise meet the other parts of the TPD definition.

Improved coverage for Personal Division members:

Coverage for Personal Division members will be improved for those with an Event Date from 1 November 2025 so that default Death & TPD cover is provided as 24-month Limited Cover rather than subject to a Pre-existing condition restriction. Limited Cover will become Standard Cover once the Personal Division member has been At Work for 30 consecutive days on or after 24 months from the date their cover commenced. This change means Personal Division members will receive enhanced coverage.

As at 1 November 2025, Personal Division members who already have default cover in place for at least 24 months and have been At Work for 30 consecutive days on or after 1 November 2025 will have their Pre-existing condition restriction removed and cover will become Standard Cover on 1 November 2025.

As at 1 November 2025, Personal Division members who have not had default cover in place for at least 24 months, the Pre-existing condition restriction will continue to apply. Their cover will become Standard Cover once the Personal Division member completes 24 months of default cover, and has been At Work for 30 consecutive days on or after that 24 month period.

Change to the start date for default cover for Personal Division Members

From 1 November 2025, where a Personal Division member has not opted into default cover early their default cover will commence on the later of the date:

- a) the member is at least aged 25 and has reached an account balance of \$6,000, and
- b) a contribution (except an SG contribution) or a rollover has been received into their account.

Prior to 1 November 2025, default cover did not require b) (above) for default cover to commence.

Salary Continuance cover

Changes to the Superannuation Contribution Benefit for Employer sponsored & Personal Division members:

From 1 November 2025, if your Insured Benefit is between 75% and 87% of your monthly Pre-Disability Salary, the Insurer may pay you the amount above 75% in the form of a Superannuation Contribution Benefit. From 1 November 2025, your Superannuation Contribution Benefit will increase from up to 11.5% to up to 12%. This means a higher monthly amount may be credited to your super account and you can apply for higher coverage by making an application.

Change in TPD definition in greater detail

From 1 November 2025, we will be adding a further part to the TPD definition, giving members with TPD cover another avenue to claim for Event Dates on or after 1 November 2025. The addition of the Activities of Daily Work part of the TPD definition broadens the criteria against which a TPD Claim can be assessed against if a member makes a claim.

The following parts of the TPD definition can apply;

Date of Event	On 31 October 2025	From 1 November 2025
Gainfully Employed at any time in the 16 months prior to the Event Date	<ul style="list-style-type: none"> Unlikely to return to work Normal Domestic Duties Mental Health 	<ul style="list-style-type: none"> Unlikely to return to work Normal Domestic Duties Activities of Daily Work Mental Health
Other circumstances	<ul style="list-style-type: none"> Normal Domestic Duties Mental Health 	<ul style="list-style-type: none"> Normal Domestic Duties Activities of Daily Work Mental Health

The TPD definition for Event Dates on or after 1 November 2025

Part 1) Unlikely to return to work

An Insured Member satisfies all of the following:

- is Following The Advice Of A Medical Practitioner in relation to their illness or injury for which they are claiming; and
- based on medical or other evidence satisfactory to the Insurer and after taking into consideration Other Factors, solely because of injury or illness:
 - has not worked during the entire Waiting Period*;
 - as at the Date of Disablement, despite any reasonable further treatment, is unlikely to ever work in any Gainful Employment for which they:
 - are reasonably suited by Previous Education, Training or Experience; or
 - may become reasonably suited due to Reasonable Retraining or Rehabilitation.

Part 2) Normal Domestic Duties

Based on medical or other evidence satisfactory to the Insurer and after taking into consideration Other Factors, solely because of injury or illness, the Insured Member:

- is Following The Advice Of A Medical Practitioner in relation to their illness or injury for which they are claiming;
- is unable to perform Normal Domestic Duties during the entire Waiting Period*;
- as at the Date of Disablement despite any reasonable further treatment:
 - is incapable of ever performing any Normal Domestic Duties unassisted; and
 - is incapable of ever working in any Gainful Employment for which they:
 - are reasonably suited by Previous Education, Training or Experience; or
 - may become reasonably suited due to Reasonable Retraining or Rehabilitation.

Part 3) Activities of Daily Work

Based on medical or other evidence satisfactory to the Insurer and after taking into consideration Other Factors, solely because of injury or illness, the Insured Member:

- is Following The Advice Of A Medical Practitioner in relation to their illness or injury for which they are claiming.
- has been prevented from being able to perform at least three Activities of Daily Work without the assistance of another adult person and despite the use of appropriate aids during the entire Waiting Period*;
- as at the Date of Disablement, despite any reasonable further treatment:
 - is totally and irreversibly unable to perform at least three of the Activities of Daily Work without assistance from another adult person and despite the use of appropriate aids; and
 - is incapable of ever working in any Gainful Employment for which they:
 - are reasonably suited to by Previous Education, Training or Experience, or
 - may become reasonably suited due to Reasonable Retraining or Rehabilitation.

Part 4) Mental Health

An Insured Member satisfies all of the following:

- has had their mental health condition diagnosed by a Specialist Medical Practitioner using criteria outlined in the Diagnostic and Statistical Manual of Mental Disorders (DSM);
- has not worked any time for 12 consecutive months* from the Event Date due to the mental health condition;
- has been under the regular ongoing and appropriate care of a Psychiatrist for at least 12 months (unless the Insurer agrees a shorter period) who considers that the Insured Member has exhausted all reasonable and appropriate treatment options;
- has been assessed by a Psychiatrist, approved by the Insurer under the Psychiatric Impairment Rating Scale as having an impairment of 19% or above; and
 - based on medical or other evidence satisfactory to the Insurer and after taking into consideration Other Factors, solely because of the mental disorder, is incapable of ever to be able to work in any Gainful Employment for which they:
 - are reasonably suited by Previous Education, Training or Experience; or
 - may become reasonably suited due to Reasonable Retraining or Rehabilitation.

*The Insurer can waive the Waiting Period or any other time requirements and provide immediate assessment where the Insured Member is suffering one or more of the Specific Medical Conditions and all claim requirements have been received by them.

The definition of Activities of Daily Work has also been added as a defined term to provide further clarity about what this term means in the Activities of Daily Work part of the TPD definition.

Activities of Daily Work

The following are the Activities of Daily Work:

- bending – the ability to bend, kneel or squat to pick something up from the floor and straighten up again; and the ability to get into and out of a standard sedan car;
- communicating – the ability to:
 - clearly hear, with or without a hearing aid or alternative aid if required; and
 - understand and clearly express themselves in speech or writing, or
 - interact with others by listening, understanding and speaking on a day-to-day basis and in a work environment.
- reading (vision) – the ability to read, with correction with suitable lenses if required, to the extent that an ophthalmologist can certify that either:
 - visual acuity is at least 6/48 in both eyes
 - constriction is within or greater than 20 degrees of fixation in the eye with the better vision.
- walking – the ability to walk more than 200m on a level surface without stopping from breathlessness, angina or severe pain elsewhere in the body
- lifting – the ability to lift, carry or otherwise move objects weighing up to 5kg using one or both hands
- having manual dexterity – being able to do these things with reasonable precision and success:
 - use at least one hand, its thumb and fingers, to pick up and manipulate small objects
 - use a keyboard.

Note that capitalised terms are defined in the policy wording. More information about our insurance is available in the legalsuper *Product Disclosure Statement* and legalsuper *Employer Sponsored Super & Personal Super Additional Information* document available at legalsuper.com.au.

Employer-sponsored member – Death and TPD default cover⁺⁺

Age	One Unit (cover amount) Death	No of Units for default cover	Default Death cover amount	Default Death weekly Insurance fees ⁺⁺	One Unit (cover amount) TPD	No of Units for default cover	Default TPD cover amount	Default TPD weekly Insurance fees ⁺⁺
15	\$24,920	2	\$49,840	\$0.75	\$31,957	2	\$63,914	\$0.13
16	\$24,920	2	\$49,840	\$0.75	\$31,957	2	\$63,914	\$0.13
17	\$32,953	2	\$65,906	\$0.99	\$57,783	2	\$115,566	\$0.23
18	\$40,476	2	\$80,952	\$1.22	\$65,994	2	\$131,988	\$0.26
19	\$46,181	2	\$92,362	\$1.39	\$73,317	2	\$146,634	\$0.29
20	\$56,847	2	\$113,694	\$1.67	\$83,355	2	\$166,710	\$0.47
21	\$68,497	2	\$136,994	\$2.01	\$94,420	2	\$188,840	\$0.54
22	\$81,511	2	\$163,022	\$2.40	\$110,518	2	\$221,036	\$0.63
23	\$95,739	2	\$191,478	\$2.81	\$129,092	2	\$258,184	\$0.73
24	\$111,032	2	\$222,064	\$3.26	\$149,975	2	\$299,950	\$0.85
25	\$63,189	4	\$252,756	\$2.84	\$85,944	4	\$343,776	\$1.22
26	\$70,784	4	\$283,136	\$3.18	\$97,330	4	\$389,320	\$1.39
27	\$78,171	4	\$312,684	\$3.51	\$108,146	4	\$432,584	\$1.54
28	\$84,897	4	\$339,588	\$3.81	\$117,351	4	\$469,404	\$1.67
29	\$90,983	4	\$363,932	\$4.09	\$121,999	4	\$487,996	\$1.74
30	\$96,336	4	\$385,344	\$4.22	\$124,591	4	\$498,364	\$2.79
31	\$100,928	4	\$403,712	\$4.43	\$125,135	4	\$500,540	\$2.80
32	\$104,649	4	\$418,596	\$4.59	\$123,610	4	\$494,440	\$2.77
33	\$107,620	4	\$430,480	\$4.72	\$120,291	4	\$481,164	\$2.69
34	\$110,249	4	\$440,996	\$4.83	\$115,756	4	\$463,024	\$2.59
35	\$112,486	4	\$449,944	\$6.30	\$110,047	4	\$440,188	\$4.58
36	\$114,368	4	\$457,472	\$6.40	\$103,982	4	\$415,928	\$4.33
37	\$115,033	4	\$460,132	\$6.44	\$98,062	4	\$392,248	\$4.08
38	\$114,575	4	\$458,300	\$6.42	\$94,221	4	\$376,884	\$3.92
39	\$113,095	4	\$452,380	\$6.33	\$91,475	4	\$365,900	\$3.81
40	\$110,593	4	\$442,372	\$6.37	\$87,132	4	\$348,528	\$5.24
41	\$107,123	4	\$428,492	\$6.17	\$84,740	4	\$338,960	\$5.10
42	\$102,758	4	\$411,032	\$5.92	\$82,555	4	\$330,220	\$4.97
43	\$97,368	4	\$389,472	\$5.61	\$80,470	4	\$321,880	\$4.84
44	\$91,104	4	\$364,416	\$5.25	\$78,607	4	\$314,428	\$4.73
45	\$83,951	4	\$335,804	\$6.68	\$76,931	4	\$307,724	\$8.60
46	\$76,820	4	\$307,280	\$6.12	\$75,269	4	\$301,076	\$8.42
47	\$69,892	4	\$279,568	\$5.56	\$73,137	4	\$292,548	\$8.18
48	\$63,275	4	\$253,100	\$5.04	\$70,670	4	\$282,680	\$7.90
49	\$56,961	4	\$227,844	\$4.53	\$67,888	4	\$271,552	\$7.59

Age	One Unit (cover amount) Death	No of Units for default cover	Default Death cover amount	Default Death weekly Insurance fees**	One Unit (cover amount) TPD	No of Units for default cover	Default TPD cover amount	Default TPD weekly Insurance fees**
50	\$51,030	4	\$204,120	\$6.22	\$64,869	4	\$259,476	\$9.72
51	\$45,488	4	\$181,952	\$5.55	\$61,735	4	\$246,940	\$9.25
52	\$40,271	4	\$161,084	\$4.91	\$58,328	4	\$233,312	\$8.74
53	\$35,349	4	\$141,396	\$4.31	\$54,669	4	\$218,676	\$8.19
54	\$30,726	4	\$122,904	\$3.75	\$49,263	4	\$197,052	\$7.38
55	\$26,328	4	\$105,312	\$4.01	\$46,632	4	\$186,528	\$8.73
56	\$21,941	4	\$87,764	\$3.34	\$42,639	4	\$170,556	\$7.98
57	\$17,994	4	\$71,976	\$2.74	\$38,849	4	\$155,396	\$7.27
58	\$14,482	4	\$57,928	\$2.21	\$35,154	4	\$140,616	\$6.58
59	\$11,397	4	\$45,588	\$1.74	\$31,769	4	\$127,076	\$5.95
60	\$8,715	4	\$34,860	\$2.66	\$28,443	4	\$113,772	\$10.65
61	\$6,483	4	\$25,932	\$1.98	\$25,373	4	\$101,492	\$9.50
62	\$4,691	4	\$18,764	\$1.43	\$22,635	4	\$90,540	\$8.47
63	\$3,350	4	\$13,400	\$1.02	\$20,193	4	\$80,772	\$7.56
64	\$2,460	4	\$9,840	\$0.75	\$18,013	4	\$72,052	\$6.74
65	\$2,040	4	\$8,160	\$1.24	\$16,070	4	\$64,280	\$12.03
66	\$1,039	4	\$4,156	\$0.63	\$12,404	4	\$49,616	\$9.29
67	\$625	4	\$2,500	\$0.38	\$10,095	4	\$40,380	\$7.56
68	\$625	4	\$2,500	\$0.38	\$7,866	4	\$31,464	\$5.89
69	\$625	4	\$2,500	\$0.38	\$6,311	4	\$25,244	\$4.73
70**	\$625	4	\$2,500	\$0.70	N/A	N/A	N/A	N/A
71	\$625	4	\$2,500	\$0.70	N/A	N/A	N/A	N/A
72	\$625	4	\$2,500	\$0.70	N/A	N/A	N/A	N/A
73	\$625	4	\$2,500	\$0.70	N/A	N/A	N/A	N/A
74	\$625	4	\$2,500	\$0.70	N/A	N/A	N/A	N/A
75	\$625	4	\$2,500	\$1.40	N/A	N/A	N/A	N/A
76	\$625	4	\$2,500	\$1.40	N/A	N/A	N/A	N/A
77	\$625	4	\$2,500	\$1.40	N/A	N/A	N/A	N/A
78	\$625	4	\$2,500	\$1.40	N/A	N/A	N/A	N/A
79	\$625	4	\$2,500	\$1.40	N/A	N/A	N/A	N/A

* Default cover for new Employer sponsored members joining or re-joining legalsuper on or after 1 November 2020 who are under 25 years of age or with an account balance less than \$6,000 is only available if you make an early election to receive cover at the default cover level, including answering a series of questions to the satisfaction of the Insurer. Timeframes apply.

** TPD cover ceases at midnight on the day before your 70th birthday.

* Insurance fees are calculated based on a 52 week year and are subject to rounding. Actual premiums may vary slightly as a result. These insurance fees are not guaranteed and may increase with 30 days' written notice from the Trustee.

** Employer sponsored members who received default cover prior to 1 April 2023 may have units of cover that differ to those outlined above.

Default cover for Personal Members

Weekly Insurance fees* for \$250,000 of Limited Cover

Insurance fee per week for Death & TPD cover+

Age	Male	Female
15	\$5.80	\$2.38
16	\$5.80	\$2.38
17	\$5.80	\$2.38
18	\$5.80	\$2.38
19	\$5.80	\$2.38
20	\$5.80	\$2.38
21	\$5.61	\$2.32
22	\$5.39	\$2.26
23	\$5.14	\$2.13
24	\$6.13	\$2.57
25	\$5.85	\$2.44
26	\$5.57	\$2.35
27	\$5.36	\$2.27
28	\$5.26	\$2.29
29	\$5.26	\$2.35
30	\$5.31	\$2.45
31	\$5.34	\$2.59
32	\$5.42	\$2.80
33	\$5.63	\$3.11
34	\$5.85	\$3.46
35	\$6.12	\$3.85
36	\$6.36	\$4.29
37	\$6.65	\$4.81
38	\$7.07	\$5.38
39	\$7.64	\$6.06
40	\$8.28	\$6.81
41	\$9.17	\$7.75
42	\$10.20	\$8.72
43	\$11.41	\$9.61
44	\$12.82	\$10.47
45	\$14.40	\$11.34
46	\$15.99	\$12.19
47	\$17.77	\$13.29

Age	Male	Female
48	\$19.76	\$14.71
49	\$21.97	\$16.46
50	\$24.44	\$18.50
51	\$27.15	\$20.88
52	\$30.13	\$23.50
53	\$33.40	\$26.21
54	\$37.00	\$29.06
55	\$40.62	\$31.83
56	\$44.33	\$34.60
57	\$48.58	\$37.54
58	\$53.57	\$40.50
59	\$59.28	\$43.63
60	\$65.65	\$46.95
61	\$72.69	\$50.65
62	\$80.31	\$55.13
63	\$88.41	\$60.74
64	\$97.08	\$67.45
65	\$106.53	\$75.06
66	\$128.32	\$91.38
67	\$147.56	\$105.47
68	\$170.19	\$122.25
69	\$197.34	\$141.87
70	\$70.65	\$49.79
71	\$81.26	\$55.80
72	\$93.21	\$63.36
73	\$106.69	\$72.43
74	\$121.85	\$83.35
75	\$139.01	\$96.39
76	\$158.41	\$111.88
77	\$180.57	\$130.09
78	\$205.93	\$151.42
79	\$234.88	\$176.24

*Premiums are calculated based on a 52 week year and are subject to rounding. Actual premiums may vary slightly as a result.

+TPD cover ceases at midnight on the day before your 70th birthday

These insurance fees are not guaranteed and may increase with 30 days' written notice from the Trustee.

Fixed Cover

Weekly Insurance fees* per \$10,000 of cover amount.

Age	Male		Female	
	Death Only	Death & TPD+	Death Only	Death & TPD+
15	\$0.21	\$0.23	\$0.08	\$0.10
16	\$0.21	\$0.23	\$0.08	\$0.10
17	\$0.21	\$0.23	\$0.08	\$0.10
18	\$0.21	\$0.23	\$0.08	\$0.10
19	\$0.21	\$0.23	\$0.08	\$0.10
20	\$0.21	\$0.23	\$0.08	\$0.10
21	\$0.20	\$0.22	\$0.08	\$0.09
22	\$0.18	\$0.22	\$0.08	\$0.09
23	\$0.17	\$0.21	\$0.07	\$0.09
24	\$0.20	\$0.25	\$0.08	\$0.10
25	\$0.19	\$0.23	\$0.08	\$0.10
26	\$0.18	\$0.22	\$0.07	\$0.09
27	\$0.17	\$0.21	\$0.07	\$0.09
28	\$0.16	\$0.21	\$0.07	\$0.09
29	\$0.16	\$0.21	\$0.07	\$0.09
30	\$0.15	\$0.21	\$0.07	\$0.10
31	\$0.15	\$0.21	\$0.07	\$0.10
32	\$0.15	\$0.22	\$0.07	\$0.11
33	\$0.15	\$0.23	\$0.08	\$0.12
34	\$0.16	\$0.23	\$0.08	\$0.14
35	\$0.16	\$0.24	\$0.09	\$0.15
36	\$0.16	\$0.25	\$0.10	\$0.17
37	\$0.16	\$0.27	\$0.10	\$0.19
38	\$0.17	\$0.28	\$0.11	\$0.22
39	\$0.18	\$0.31	\$0.12	\$0.24
40	\$0.19	\$0.33	\$0.13	\$0.27
41	\$0.21	\$0.37	\$0.15	\$0.31
42	\$0.22	\$0.41	\$0.16	\$0.35
43	\$0.25	\$0.46	\$0.17	\$0.38
44	\$0.27	\$0.51	\$0.18	\$0.42
45	\$0.29	\$0.58	\$0.19	\$0.45
46	\$0.32	\$0.64	\$0.19	\$0.49
47	\$0.34	\$0.71	\$0.20	\$0.53

Age	Male		Female	
	Death Only	Death & TPD+	Death Only	Death & TPD+
48	\$0.37	\$0.79	\$0.21	\$0.59
49	\$0.40	\$0.88	\$0.23	\$0.66
50	\$0.44	\$0.98	\$0.25	\$0.74
51	\$0.47	\$1.09	\$0.27	\$0.84
52	\$0.51	\$1.21	\$0.30	\$0.94
53	\$0.55	\$1.34	\$0.33	\$1.05
54	\$0.59	\$1.48	\$0.36	\$1.16
55	\$0.64	\$1.62	\$0.39	\$1.27
56	\$0.68	\$1.77	\$0.42	\$1.38
57	\$0.74	\$1.94	\$0.46	\$1.50
58	\$0.80	\$2.14	\$0.49	\$1.62
59	\$0.87	\$2.37	\$0.53	\$1.75
60	\$0.95	\$2.63	\$0.57	\$1.88
61	\$1.03	\$2.91	\$0.62	\$2.03
62	\$1.12	\$3.21	\$0.67	\$2.21
63	\$1.21	\$3.54	\$0.74	\$2.43
64	\$1.30	\$3.88	\$0.82	\$2.70
65	\$1.40	\$4.26	\$0.91	\$3.00
66	\$1.83	\$5.13	\$1.24	\$3.66
67	\$2.09	\$5.90	\$1.43	\$4.22
68	\$2.38	\$6.81	\$1.66	\$4.89
69	\$2.72	\$7.89	\$1.90	\$5.67
70	\$2.83	N/A	\$1.99	N/A
71	\$3.25	N/A	\$2.23	N/A
72	\$3.73	N/A	\$2.53	N/A
73	\$4.27	N/A	\$2.90	N/A
74	\$4.87	N/A	\$3.33	N/A
75	\$5.56	N/A	\$3.86	N/A
76	\$6.34	N/A	\$4.48	N/A
77	\$7.22	N/A	\$5.20	N/A
78	\$8.24	N/A	\$6.06	N/A
79	\$9.40	N/A	\$7.05	N/A


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These insurance fees are not guaranteed and may increase with 30 days' written notice from the Trustee.

We're here to help

If you have any questions, please don't hesitate to call us on **1800 060 312** between 8am and 8pm AEST/AEDT Monday to Friday or email us at **mail@legalsuper.com.au**

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