

Your top actions

1 RISK EXPOSURE

\$2,333,800

shortfall in death cover based on DIME

Close your insurance gap

Your death cover of \$1,200 is \$2,333,800 below the DIME estimate for your income and dependants. If something happened to you today your family may not have enough to replace your income or clear your debts. A licensed adviser can help you decide whether to increase cover.

2 RISK EXPOSURE

\$961,283

lifetime premium drag at current trajectory

Review your insurance premium

Your premium of \$6,700/year is above the typical range for your profile. Over 25 years the compounding cost amounts to \$961,283 in reduced retirement balance. It's worth checking whether the cover level still matches your actual needs.

3 TAX SAVING

\$780

in income tax — this financial year

Salary sacrifice into super

At your 37% marginal rate, sacrificing \$2,000/year pre-tax into super saves \$780 in income tax. The money still builds your retirement — it's just taxed at 15% instead of your marginal rate. This is the most immediate dollar-for-dollar win on your snapshot.

YOURSUPERHEALTH — ANNUAL SUPER AUDIT

Peter Smith

First Super · June 2026

YOUR PERSONAL BRIEFING

Snapshot summary only — not financial advice. These figures are estimates based on your statement data and standard assumptions. Speak to a licensed financial adviser before making any changes to your super or insurance.

- RETIREMENT On track — projected \$1.84M surplus vs \$730k comfortable target at 67
- INSURANCE Significantly under-insured — \$1.135M death cover gap and \$3.72M TPD gap vs DIME estimate
- FEES Very low — fund fees of \$95/yr (0.06%) are well below average

One thing to pay attention to right now

Your insurance cover inside super has a \$1,133,800 death cover gap and a \$3,719,000 TPD gap — and if something went wrong today, your family would be left significantly short.

At 42, with a mortgage and young dependants, this is the stage of life where financial risk is at its absolute peak. Your death cover sits at \$1,200 against an estimated need of \$2,335,000, and your TPD cover (which pays out if you're permanently disabled and unable to work) sits at \$1,000 against an estimated need of \$3,720,000. On top of that, your TPD cover uses an "any occupation" definition — meaning the insurer only has to pay if you cannot work in

any

job at all, not just your current one. That is a harder bar to clear than "own occupation" cover, which pays if you can no longer do your specific job. The cost of leaving these gaps unaddressed is not a number on a screen — it is your family's ability to keep the house and pay the bills if you are not there.

→ Log into your First Super member portal, navigate to the Insurance section, and write down your exact death cover amount, your TPD amount, and whether your TPD definition says "any occupation" or "own occupation" — then compare those figures to your

current mortgage balance and annual household expenses to see the gap for yourself.

Where you stand today

Your super balance of \$157,890 is well above the APRA peer median of \$110,000 for males in your age bracket — you are in a genuinely strong position for your age.

YOUR SUPER BALANCE

\$157,890

APRA peer median for your age: \$110,000 — above average

Being about 44% ahead of your peers at 42 gives you a meaningful head start — compound growth (the way your returns earn returns on top of returns, year after year) will amplify that advantage over the next 25 years. The one area that could quietly erode it, however, is your insurance fee cost — \$6,700 a year is a significant slice of a balance this size, and at 4.24% of your balance per year, it is money that stops compounding for your retirement.

→ Check your most recent First Super statement or log into the portal to confirm your current insurance fee amount, and note whether it has increased from the previous year — insurance fees inside super typically rise each year as you age (called "stepped" pricing), so the \$6,700 you pay today will not stay at \$6,700.

Your balance vs your peers

At \$157,890, your super balance sits roughly \$47,890 above the median for Australian males aged 40–44 — that is a lead worth protecting.

Most Australians your age are behind where they need to be, so sitting this far ahead is genuinely something to feel good about. The risk at your life stage is not the balance going backwards — it is the insurance fees quietly slowing its growth at a time when every dollar inside super is doing its most powerful compounding work. Your fund fees themselves are excellent at just \$95 a year, so the fee story here is entirely about insurance costs, not administration charges.

→ Search "APRA superannuation statistics" online and look up the median balance table for your age and gender — seeing the actual data yourself makes it real, and it is publicly available for free.

What your insurance is really costing you

Your insurance fees of \$6,700 a year are technically within the typical range for your profile, but the cover those fees are buying is dramatically below what your family would actually need.

That is the uncomfortable truth here: you are paying a significant amount — and over 25 years, the total cost to your retirement balance (the fees themselves plus all the investment growth those dollars would have generated) is estimated at \$961,283. That is nearly a million dollars in retirement wealth that will not be there because of insurance fees. And yet the cover is still not enough. That combination — high cost, low cover — is the worst of both worlds.

Death cover: below estimate

Disability cover: below estimate

Income protection: no data

LIFETIME INSURANCE FEE COST TO YOUR RETIREMENT

\$961,283

What your current insurance fees will cost your retirement balance over 25 years at current trajectory

There is also a timing issue: inside super, insurance fees are usually "stepped" — they increase each year as you get older. That means the \$6,700 you are paying today is very likely to be \$9,000, \$12,000, or more by your early 50s. This is not a scare tactic — it is just how stepped pricing works, and it is worth knowing about now so it does not surprise you later.

→ Contact First Super directly and ask them two specific questions: (1) what your insurance fees are projected to be at age 50 and 55 under your current stepped pricing, and (2) whether a level-premium option (fixed price that does not increase with age) is available — that comparison alone is worth knowing.

Are you on track to retire comfortably?

Based on your current balance and contribution rate, you are projected to reach **\$2,573,252** at age 67 — that is **\$1,843,252** above the ASFA comfortable retirement target of **\$730,000** in today's dollars.

The ASFA comfortable standard (set by the Association of Superannuation Funds of Australia) is designed to cover a good lifestyle in retirement — regular leisure, private health insurance, a reasonable car, and home maintenance — currently estimated at \$730,000 in savings for a single person. Your projected balance is more than three times that figure. You will also receive no Age Pension at that balance level (the assets test means you would be above the threshold), which means your retirement income comes entirely from your own savings — and on current projections, that is more than sufficient.

Projected: **\$2,573,252**

Target: **\$730,000**

RETIREMENT SURPLUS

\$1,843,252

vs ASFA comfortable target of \$730,000 at age 67

→ Use the First Super retirement calculator (available on their website) to

YOURSUPERHEALTH SNAPSHOT

Your super snapshot

Statement: **First Super** · Age 42

⚠ **This is not financial advice.** This snapshot is general information only and does not take your personal objectives, financial situation, or needs into account. Before acting on anything in this report, consider whether it is appropriate for your circumstances and consult a licensed financial adviser.

YOUR SUPER BALANCE

\$157,890

WHAT YOUR INSURANCE FEES WILL COST YOUR RETIREMENT — IN TODAY'S DOLLARS

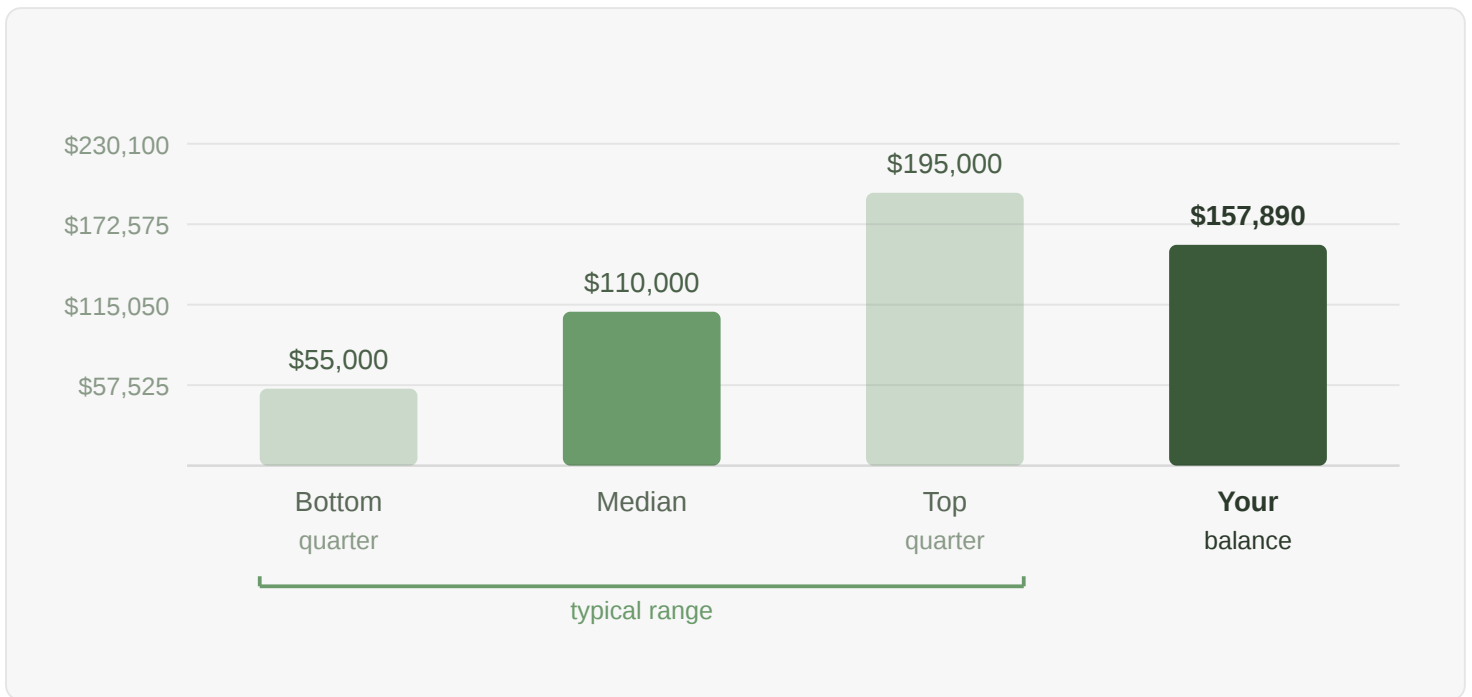
\$961,283

Your insurance fees of **\$6,700/yr** are estimated to reduce your retirement balance by roughly **\$961,283** over 25 years — that's the fees themselves, plus the investment growth you would have earned on that money. Is it worth it? Keep reading.

1 YOUR SUPER

How your balance compares

64 out of 100 male Australians aged 40–44 have a lower super balance than you — yours is about average for your age. Most have between **\$55,000** and **\$195,000**.



■ Your balance ■ Median ■ Bottom & top quarter

[How we calculated this ↓](#)

Your investment option vs. your peers

You are in a **Balanced / MySuper (default)** option — **60% growth assets** (shares, property) and **40% defensive assets** (bonds, cash). This is the most common choice — around **55%** of Australian super members are in a Balanced or MySuper default option like this.

% OF AUSTRALIAN SUPER MEMBERS IN EACH OPTION (APRA INDICATIVE DATA)



TYPICAL NET RETURN

6.5%/yr

for this option type

VS. BALANCED DEFAULT

+0%/yr

return difference p.a.

RISK LEVEL

Medium

60% growth / 40% defensive

Your option's typical return is in line with the Balanced default (6.5%/yr).

[How we calculated this ↓](#)

Are you on track to retire comfortably?

You're on track. Projecting to age 67 at 6.5% return — you'd retire with roughly **\$2,573,252**, a surplus of **\$1,219,873** over the comfortable retirement target.

PROJECTED BALANCE AT AGE 67

\$2,573,252

25 yrs of growth + employer contributions

COMFORTABLE RETIREMENT TARGET

\$1,353,379

for a couple

GAP / SURPLUS

+\$1,219,873

surplus — ahead of target

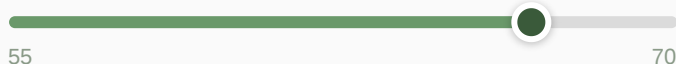
EXTRA TO CONTRIBUTE/YR TO CLOSE GAP

—

on top of employer contributions

ADJUST ASSUMPTIONS

Retire at age **67**



Assumed return **6.5%/yr**



[How we calculated this ↓](#)

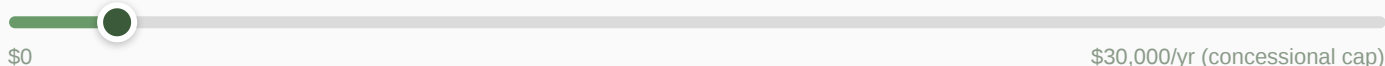
Salary sacrifice modeller

General information only — not financial advice. Figures use FY2025-26 tax rates and estimated employer contributions at 12% SG. Actual tax is determined by the ATO.

Amount → tax saving

Afford less take-home → amount

Annual sacrifice: **\$2,000**



	WITHOUT SACRIFICE	WITH \$2,000/YR	CHANGE
Taxable income	\$180,000	\$178,000	\$2,000 less
Tax + Medicare (est.)	\$51,538	\$50,758	\$780 saved
Take-home pay	\$128,462	\$127,242	\$1,220 less
For every \$1 sacrificed, take-home reduces by only 61¢ — the rest is income tax saved.			\$780 saved

Contributions tax in super $\$2,000 \times 15\% = \300 deducted inside your super

TAX SAVED PER YEAR

\$780

\$65/month

REAL COST TO TAKE-HOME

\$1,220

\$102/month · 61¢ per \$1

HECS/HELP: Salary sacrifice does **not** reduce your HECS repayment — the sacrificed amount is added back as RESC. Your repayment stays at \$18,000/yr.

[How we calculated this ↓](#)

Concessional contribution cap utilisation

General information only — not financial advice. Concessional cap and Division 293 calculations use estimated employer SG at 12% of reported income. Actual figures depend on your payslips. Speak to a tax adviser for your precise position.

Your estimated concessional contributions of **\$23,600/yr** (employer SG: \$21,600 + salary sacrifice: \$2,000) use **79%** of the **\$30,000** annual concessional cap.

CAP USED

\$23,600

79% of \$30,000 cap

REMAINING CAP

\$6,400

available to contribute this FY

TAX SAVING IF TOPPED UP

\$1,536

at 37% marginal rate vs 15% super tax

Topping up the remaining **\$6,400** today could grow to approximately **\$26,263** by retirement (25 years at assumed return, net of 15% contributions tax).

[How we calculated this ↓](#)

2 YOUR INSURANCE COVER

Death cover: **\$1,200** Disability cover: **\$1,000** Income protection: **\$4,500/mo/mo** Annual premium: **\$6,700** (4.24% of balance)

Insurance cover — DIME methodology comparison

General information only — not financial advice. The figures below apply the DIME methodology (Debt, Income, Mortgage, Education) to your inputs as a standardised reference point. The DIME result is not a recommendation to change your cover. Your actual insurance needs depend on your full financial situation. A licensed financial adviser can assess your specific circumstances.

Applying the DIME methodology to your income of **\$180,000**, 2 dependants, and outstanding debt of **\$470,000**: the table below compares your current in-super cover against the DIME estimate for each cover type.

COVER TYPE	DIME ESTIMATE	HELD IN SUPER	DIFFERENCE	STATUS
Death	\$2,335,000	\$1,200	\$2,333,800 below estimate	BELOW ESTIMATE
Disability cover paid if permanently unable to work	\$3,720,000	\$1,000	\$3,719,000 below estimate	BELOW ESTIMATE
Consumer Credit Insurance (CCI) lump sum covering loan repayments if you lose your job, are sick/injured, or die	—	\$345	—	HELD
Income Protection	\$11,250/mo	\$4,500/mo	\$6,750/mo below estimate	BELOW ESTIMATE

Death cover: DIME estimate for your inputs: **\$2,335,000**. Current cover held in super: **\$1,200**. Difference: **\$2,333,800 below the DIME estimate**.

Disability cover: DIME estimate for your inputs: **\$3,720,000**. Current cover held in super: **\$1,000**. Difference: **\$3,719,000 below the DIME estimate**.

Income protection: DIME estimate for your inputs: **\$11,250/mo/mo**. Current cover held in super: **\$4,500/mo/mo**. Difference: **\$6,750/mo/mo below the DIME estimate**.

Your income protection policy details — Benefit period: **To age 65** · Waiting period: **30 days**

[How we calculated this ↓](#)

Insurance definitions quality

General information only — not financial advice. Insurance definitions affect whether you can successfully claim. These assessments are based on industry-standard criteria. A licensed financial adviser can assess whether your current definitions are appropriate for your circumstances.

75

Good

Insurance quality score out of 100

IP benefit: **To age 65** · Waiting period: **30 days** · TPD definition: **Any occupation**

High risk: Any occupation TPD definition

You only qualify for a payout if you cannot perform any work at all — not just your current occupation. This is a very high bar. Many legitimate claims are rejected under this definition. Own occupation is significantly easier to claim.

IP benefits from super are taxed when received

Unlike income protection held outside super (which pays benefits tax-free), IP benefits paid from a super fund are taxed at your marginal rate. This reduces the effective benefit. Consider standalone IP outside super if tax-free payments are important to you.

[How we calculated this ↓](#)

Employer SG compliance check

Your employer should be paying **12% of your income** into super — that's **\$21,600/yr** based on your reported income. You reported receiving **\$12,000/yr** from your employer.

EXPECTED SG (12%)

\$21,600

per year at 12% of income

ACTUAL CONTRIBUTIONS

\$12,000

as reported

STATUS

Possible underpayment

\$9,600/yr shortfall

Possible SG underpayment of \$9,600/yr detected. Over 25 years to retirement, this gap could cost approximately **\$565,322** in retirement balance (foregone contributions compounded at assumed return). If you believe your employer is not paying the correct amount, report it to the ATO at ato.gov.au/super-guarantee — the ATO can compel payment and apply penalties.

[How we calculated this ↓](#)

What we noticed

Premiums above 1% of balance

Insurance premiums are eroding about 4.24% of this fund's balance each year. APRA and ASIC commentary has flagged ratios above 1% as worth reviewing — it can mean the cover is high relative to the balance, or the fund's premium pricing is at the upper end.

Six-figure premium drag

Across 25 years to retirement, these premiums (and their forgone investment returns) would amount to about \$961,283 in retirement balance — assuming the premiums and your fund continue at the assumptions shown.

Premium above the typical range for this profile

Based on indicative public PDS data for FY2025-26, your annual premium of \$6,700 sits at approximately the 99th percentile for someone matching your age, sex, occupation and cover amounts. The typical range (25th–75th percentile) is \$4–\$8. Premiums above the typical range can reflect higher cover, occupation loading, smoker status (not modelled here), or your fund's group insurance pricing.

Restrictive TPD definition: Any Occupation

Your TPD cover uses the "Any Occupation" definition — one of the most restrictive available. Under "Any Occupation", a claim only succeeds if you are permanently unable to work in any occupation suited to your education and experience,

not just your current role. ADL definitions are even harder to meet, requiring inability to perform basic self-care tasks. This is worth reviewing with a licensed adviser before you need to claim.

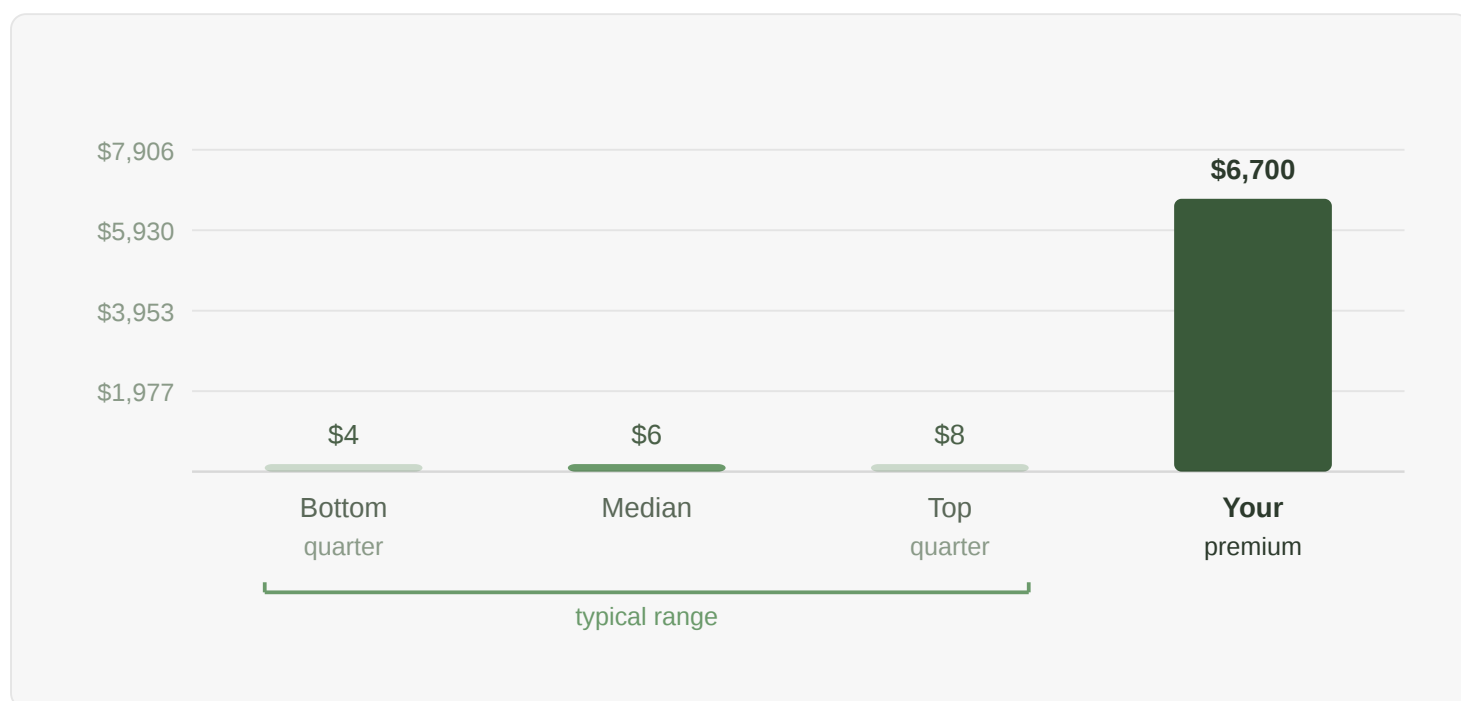
Significant insurance gap against DIME estimate

The DIME methodology estimates a death cover gap of \$2,333,800 (hold \$1,200, DIME estimate \$2,335,000) and a disability cover gap of \$3,719,000 (hold \$1,000, DIME estimate \$3,720,000). A gap of 25% or more means that if a claim were made today, the payout may not cover your household's debts and income replacement need. A licensed adviser can model the exact shortfall and compare the cost of increasing cover in-super against retail alternatives.

3 YOUR INSURANCE COSTS

How your premium compares

99 out of 100 Australians with similar cover, age, and occupation pay less than you do — your premium of **\$6,700** is in the higher range. Most people with your profile pay between **\$4** and **\$8** per year.






■ Your premium ■ Median ■ Bottom & top quarter

[How we calculated this ↓](#)

Standalone market comparison

Indicative only — not a quote. Figures are illustrative ranges derived from public PDS data across 8 major Australian insurers (TAL, AIA, Zurich, MLC, NobleOak, OnePath, BT, MetLife). Actual premiums depend on your health, smoker status, policy terms, and the insurer. Speak to a licensed adviser or insurer for a personalised quote.

For reference, the table below shows what equivalent cover would cost as a **standalone retail policy** — purchased outside super. Basis: non-smoker, white-collar, stepped (age-rated) premiums for age 42. Your in-super premium typically covers Death and TPD as a bundled group rate, which is usually cheaper but may differ in definition.

COVER TYPE	COVER AMOUNT USED	INDICATIVE MARKET RANGE	MARKET MIDPOINT
Death (Life) Lump sum paid to beneficiaries on death	\$1,200 cover	\$3 – \$5/yr 	\$4/yr
TPD Lump sum if permanently unable to work — any occupation definition	\$1,000 cover	\$2 – \$3/yr 	\$3/yr
Income Protection 90-day wait · to-age-65 benefit period	\$4,500/mo benefit	\$2,052 – \$3,528/yr 	\$2,736/yr

Cover amounts shown are your entered figures (or the table base of \$500,000 / \$5,000 per month where not entered). Ranges scaled proportionally. IP rates assume indemnity-value policy; agreed-value policies typically cost 15–25% more.

[How we calculated this ↓](#)

4 FUND FEES

What your fund fees are costing you

Based on \$1/yr flat administration fee + 0.06% investment/management fee (ICR): Your total fee of **0.06% of balance per year** is very low — comparable to the cheapest index funds available. You are not losing much ground to fees.

Your fees are at or below the low-cost benchmark (0.2%) — there is no excess drag relative to the cheapest mainstream alternative.

ANNUAL FEE (THIS BALANCE)

\$95

0.06% of balance per year

FEE BENCHMARK

Very low cost

typical MySuper range: 0.60–0.90%

EXTRA DRAG VS LOW-COST FUND

None

vs. 0.2% benchmark over 25 yrs

Fees and spreads not included: buy/sell spreads, switching fees, advice fees, and performance fees. ICR is the annual investment management cost — find it in your fund's PDS or the APRA MySuper heatmap. Benchmark: 0.2% total fee represents the approximate cost of the cheapest indexed MySuper products. Drag calculated at 6.5% assumed net return.

[How we calculated this ↓](#)

5 HOW FEES COMPARE

How your fees compare to the market

Your combined fees of **0.06% of balance per year** are **very low cost** — **cheaper than 90% of funds** on the MySuper market. First Super is an **industry fund**; the typical total fee for industry funds is **0.67%/year**.

MYSUPER TOTAL FEE MARKET DISTRIBUTION — ALL PRODUCTS (APRA FY2024-25)

0.06%



10th %ile
0.20%

Bottom ¼
0.50%

Median
0.70%

Top ¼
0.95%

90th %ile
1.25%

[How we calculated this ↓](#)

Transfer Balance Cap proximity

The Transfer Balance Cap (TBC) of **\$2,000,000** limits how much super you can move into a tax-free retirement (pension) phase. Your projected balance at retirement of **\$2,573,252** represents **129%** of the cap.

PROJECTED BALANCE

\$2,573,252

at retirement (age 67)

% OF TBC (\$2,000,000)

129%

\$573,252 over cap

RISK LEVEL

Exceeded

based on projected retirement balance

Your projected balance of **\$2,573,252** exceeds the Transfer Balance Cap of **\$2,000,000** by **\$573,252**. Amounts above the TBC cannot be held in a tax-free pension account — they must remain in accumulation (taxed at 15% on earnings) or be withdrawn. Speak to a financial adviser about TBC management strategies.

[How we calculated this ↓](#)

Government co-contribution

The government co-contribution scheme pays up to **\$500/yr** into your super when you make after-tax contributions — if your income is below **\$62,488**. To check eligibility, enter your after-tax contributions and annual income on the review screen.

YOUR PERSONAL BRIEFING

- ✓ **Retirement:** Projected to retire with \$2,573,252 — a surplus of \$1,219,873 over the comfortable retirement target.
- ! **Insurance cost:** Your insurance fees are above the typical range for your profile. It's worth asking your fund whether your cover level still matches your needs.
- ! **Cover adequacy:** One or more cover types is below the DIME methodology reference level for your inputs.

ACTIONS — RANKED BY IMPACT

- 1 **Your death cover may leave a significant gap for your family** — The DIME reference for your income and dependants is \$2,335,000. This is a reference point, not a rule — but a \$2,333,800 gap is worth a conversation with a licensed adviser, especially if dependants rely on your income.

2 Disability cover looks lower than the DIME reference level — If you are permanently unable to work, disability cover funds your life from that point. Unlike death cover, this is a living event — you'd need to fund your own ongoing expenses from a reduced lump sum. A licensed adviser can assess the right amount for your situation.

3 Your insurance fees are above the typical range — Your premium sits at the 99th percentile for your profile. This may reflect higher cover, occupation loading, or your fund's group insurance pricing. It is worth asking your fund whether a lower cover amount would still meet your needs.

Beneficiary nomination quality

General information only — not financial advice. Super death benefits are governed by super law, not your Will. A licensed estate planning lawyer or financial adviser can help you set up the right nomination structure for your circumstances.

90

Good

Nomination quality score out of 100

Type: **Binding (expires every 3 years)**

Binding nomination expires every 3 years

Most binding nominations expire every 3 years. If your nomination lapses, your fund trustee regains full discretion over payment. Set a calendar reminder to check and renew your nomination before it expires.

Adult children pay tax on super death benefits

If you leave super to adult children (or other non-dependants), they pay 15–32% tax on the taxable component of the benefit. Spouses and children under 18 receive super benefits tax-free. Consider who your intended beneficiaries are and how the benefit will be taxed.

[How we calculated this ↓](#)

6

AGE PENSION

Will you get the Age Pension?

You are not yet pension-eligible (qualifying age: 67). This estimate projects your super to age 67 and calculates your likely entitlement at that point — use it as a planning reference.

Based on your projected balance at retirement, not today's balance. Your super balance today is **\$157,890**. Projected to age 67 at 6.5% net return including employer contributions, your estimated balance at retirement is **\$2,573,252** (partner's balance projected to \$628,731). The Age Pension entitlement is calculated on that projected figure — not on what you hold today.

ESTIMATED AGE PENSION AT RETIREMENT

\$0/year

\$0 per fortnight · 0% of the maximum payment

This estimate is based on projected total assets of **\$7,294,145** at retirement as a **couple homeowner**. The government runs two tests — an assets test and an income test — and pays you whichever result is lower. In your case, the **assets test** is the one that counts.

► Show how this is calculated

How we calculated this ↓

7 WHEN YOU PASS AWAY

What happens to your super when you die?

Your super **does not** go into your Will. It is controlled by your fund trustee and paid according to super law — unless you have a valid, up-to-date death benefit nomination telling them who to pay. **Most nominations expire every three years**. Log into your fund and check yours is current.

Your total super estate of **\$159,090** (\$157,890 balance + \$1,200 death cover) — the tax your beneficiaries pay depends entirely on *who* receives it:

WHO RECEIVES YOUR SUPER	TAX RATE	WORST-CASE TAX ON \$159,090
Spouse / de facto partner	0%	\$0
Child under 18	0%	\$0
Adult child or adult sibling, parent, friend	Up to 17%	\$27,045
Your estate (via your Will) tax depends on who the estate then pays	0% – 17%	\$0 – \$27,045

Your one action: Log into your fund and check your death benefit nomination is on file and not expired. If you don't have one, your fund trustee decides who gets your super — and that decision can be contested or delayed. It takes about five minutes to update.

► Dig deeper — strategies & how your other assets pass

Super tax advantage — accumulation vs pension phase

During the accumulation phase, your super earnings are taxed at **15%** — well below most Australians' marginal tax rate of 37%. Once you move into retirement (pension) phase, earnings on your pension balance are **tax-free**.

ANNUAL TAX IN ACCUMULATION

\$25,089

15% on projected balance earnings

TAX SAVING VS BANK ACCOUNT

\$36,797/yr

vs earning at 37% marginal rate

RETIREMENT TAX SAVED (EST.)

\$501,780

15% tax saved over ~20 yrs in pension phase

MINIMUM PENSION DRAWDOWN — AT RETIREMENT AGE 67

Once you start a retirement income stream, you must draw at least **5%** of your account balance each year — that's approximately **\$128,663/yr** on your projected balance. Drawdown rates increase with age.

AGE BAND	MINIMUM DRAWDOWN RATE
Under 65	4%
65–74	5%
75–79	6%
80–84	7%
85–89	9%
90–94	11%
95+	14%

[How we calculated this ↓](#)

Important — General Information Only: This snapshot is **factual information only** and is **not financial product advice** under the *Corporations Act 2001* (Cth). Where this report uses your income, dependants, and debt inputs, it applies standardised industry methodologies (including the DIME formula) to produce indicative reference figures — not personalised recommendations. It does not take into account your complete financial situation, objectives, or needs, and must not be relied upon to make decisions about your insurance or superannuation. Before making any changes to your insurance or super arrangements, obtain advice from a licensed financial adviser (AFS licensee) and read the relevant Product Disclosure Statement. YourSuperHealth does not hold an Australian Financial Services licence.

Multiple super accounts? This snapshot covers only the single statement uploaded. Check and consolidate all accounts at my.gov.au (ATO > Super > Manage) or search for lost super at ato.gov.au/super/tools-and-calculators/super-search.

What this snapshot doesn't cover: This is a single-fund snapshot. A full audit looks across all your super funds for duplicate cover, definition mismatches, age-tapered cover changes, and benefit period gaps. For licensed financial advice: moneysmart.gov.au/financial-advice/financial-advisers-register.

HOW WE CALCULATED THIS

Key assumptions	Investment return: 6.5%/yr (default). Premium structure: Stepped (age-rated) . Premium growth: 8.0%/yr . Retirement age: 67 .
Premium benchmark	Built from publicly available Product Disclosure Statements of major Australian super funds (FY2025-26), scaled to your cover amount and adjusted for occupation and sex. Indicative only.
Balance benchmark	Indicative data derived from APRA Annual Superannuation Statistics and ABS data (FY2023-24). Covers this single fund only.

DIME methodology	Death, Income, Mortgage, Education framework for estimating life and disability insurance reference amounts. Standardised reference figures only — not a personalised recommendation.
Tax & salary sacrifice	FY2025-26 income tax rates, LITO, and Medicare levy. Estimates only; actual tax determined by the ATO.
Retirement projection	Projects current balance at assumed net return plus 12% employer SG. ASFA comfortable target inflated at 2.5%/yr CPI. Not a forecast or guarantee.
Age Pension estimate	Indicative FY2025-26 rates and thresholds. Assets assessed are the projected balance at age 67 plus partner's balance. Actual entitlements assessed by Services Australia.

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