

1 June 2026

## Significant Event Notice - Superhero Super

This Significant Event Notice provides you with important information about changes to Superhero Super (a sub-plan of OneSuper ABN 43 905 581 638), which is issued by Diversa Trustees Limited ABN 49 006 421 638 RSE Licence Number L0000635 AFSL Licence No 235153).

### Summary

#### Insurance Premiums are changing

From 1 July 2026, insurance premiums for Death Only Insurance cover and Death & Total & Permanent Disability (TPD) Insurance cover will change;

- There will be an average increase in premiums for members with TPD Insurance cover of 37%; and
- There will be an average decrease in premiums for members with Death cover of 37%.

#### Why are my insurance premiums changing?

The Insurance premiums have changed as our policy with the insurer is being renewed.

The rate changes detailed in this notice are as a result of claims experience with the Insurer over the past four years, with better-than-expected claims experience supporting the reduction in Death cover premiums and higher-than-anticipated claims experience driving the increase in TPD cover premiums.

#### What does this mean for me?

From 1 July 2026, your insurance premiums will change. The new premium rates are set out in the section below.

Information in the below premium table is based on the white collar occupation category. If you are in one of the other occupation categories, premiums will be charged to you as set out in the premiums tables below, subject to the following occupational charge factors being applied.

The premium payable is dependent on the level and type of cover you hold, your age, your gender, your occupation and/or if you have applied and been accepted for underwritten cover.

#### Continuity of coverage

Your cover will continue until you meet a condition under which cover will cease or you decide to cancel your insurance cover. Please note that any exclusions, premium loadings or occupational category applied against your account will remain unchanged.

You can check your fees and current levels and costs of insurance cover in the Superhero member portal. Please note that Superhero cannot provide advice regarding the appropriate level of insurance cover for your circumstances, if you require advice we suggest speaking with a financial adviser.

You can apply to change or cancel your cover at any time by contacting us. If you'd like to understand more about the different types, levels and costs of insurance cover, please contact us.

### Why am I receiving this letter?

You are a member of Superhero Super following the Successor Fund Transfer (SFT) of Slate Super and Simple Super into Superhero Super, as outlined in a SEN issued 16 December 2024. You may have active insurance cover as at the date of this letter which was transferred into Superhero Super, or you may not have cover but may be considering cover or be eligible to apply for cover in the future, in which case, this information is important to consider.

### New Insurance Premiums

The table below outlines the premium rates for Death Only cover or Death and TPD cover. The rates shown are the dollar cost per annum per \$1,000 of the Sum Insured. The amount of premium payable will depend on your age, gender and occupation category and is deducted from your account monthly in arrears. Premium rates are inclusive of the cost of any applicable Stamp Duty, GST & insurance administration fees. Age Next Birthday is determined on 1 July each year.

Age Next Birthday	Death		Death & TPD	
	Male	Female	Male	Female
16	0.60	0.22	0.67	0.24
17	0.60	0.22	0.67	0.24
18	0.65	0.24	0.74	0.29
19	0.71	0.27	0.85	0.32
20	0.76	0.28	0.94	0.35
21	0.80	0.28	1.01	0.36
22	0.81	0.25	1.06	0.34
23	0.84	0.24	1.12	0.33
24	0.83	0.24	1.13	0.36
25	0.83	0.24	1.14	0.36
26	0.80	0.24	1.15	0.36
27	0.79	0.24	1.16	0.38
28	0.77	0.25	1.16	0.41
29	0.76	0.28	1.16	0.45
30	0.74	0.28	1.14	0.51
31	0.73	0.30	1.17	0.58
32	0.73	0.32	1.19	0.63
33	0.73	0.34	1.20	0.73
34	0.74	0.36	1.25	0.81
35	0.76	0.41	1.33	0.93
36	0.79	0.43	1.44	1.03
37	0.81	0.48	1.55	1.16
38	0.86	0.52	1.70	1.29
39	0.90	0.57	1.88	1.46
40	0.97	0.63	2.09	1.66

41	1.03	0.69	2.26	1.87
42	1.10	0.76	2.47	2.09
43	1.19	0.83	2.69	2.34
44	1.26	0.90	2.96	2.60
45	1.36	0.98	3.23	2.91
46	1.46	1.07	3.58	3.23
47	1.58	1.17	3.96	3.59
48	1.71	1.26	4.41	3.96
49	1.88	1.36	4.95	4.38
50	2.08	1.47	5.59	4.82
51	2.29	1.58	6.32	5.28
52	2.53	1.71	7.13	5.81
53	2.79	1.84	8.07	6.36
54	3.12	2.01	9.20	7.06
55	3.45	2.18	10.43	7.87
56*	3.82	2.40		
57*	4.23	2.67		
58*	4.73	2.98		
59*	5.31	3.31		
60*	5.91	3.71		
61*	6.68	4.16		
62*	7.64	4.64		
63*	8.76	5.20		
64*	10.04	5.81		
65*	11.51	6.47		

\* Death only cover from age next birthday 56

### By white collar occupation

Information in the above premium table is based on the white collar occupation category. If you are in one of the other occupation categories, premiums will be charged to you as set out in the Occupation Class table below, subject to the following occupational charge factors being applied.

Occupation Class	Occupational Charge (%)	
	Death	Death & TPD
Professional	0.9	0.875
White Collar	1.0	1.0
Light Blue Collar	1.1	1.2
Blue Collar	1.35	1.625
Heavy Blue Collar	1.75	2.5
Hazardous/Special Risk	Individual Consideration	

### Important information



Further information about the insurance cover you hold or are eligible to apply for underwritten cover can be found in the Product Disclosure Statement and Insurance Guide issued to you when you joined Slate Super or Simple Choice Super, and should be read with subsequent Significant Event Notices (SEN) issued to you with respect to the insurance, as this cover was transferred into Superhero Super.

We have made general information about the insurance arrangements and significant event notices relevant to the insurance cover available via the disclosure documents section of our [website](#).

In addition to this SEN, for former Simple Choice and former Slate Super members, this includes;

- Slate Super Insurance Guide - For Former Slate Super Members;
- Slate Super and Simple Choice Super January 2025 Insurance Re-Rate SEN;
- Simple Choice Super Insurance Guide - For Former Simple Choice Super Members;

We understand that your insurance needs may evolve over time. If you wish to apply for additional cover, modify or cancel your existing cover you can do so at any time by contacting us.

## We are here to help

If you have any questions or would like further information, please contact us at the following:

- Online Chat: <https://www.superhero.com.au/> (Monday–Friday, 9:00 AM to 5:00 PM).
- Email: [super@superhero.com.au](mailto:super@superhero.com.au)
- Phone: **1300 675 148** (Monday–Friday, 9:00 AM to 5:00 PM).

Kind regards

Superhero Super  
For and on behalf of Diversa Trustees Limited

Superhero Super Pty Ltd (ABN 40 667 649 854) is a Corporate Authorised Representative (CAR 1306018) of Superhero Securities Limited (ABN 96 160 456 315) (AFSL 430150). Superhero Super Pty Ltd is the promoter of Superhero Super. Superhero Super is issued by Diversa Trustees Limited (ABN 49 006 421 638) (AFSL 235153) as trustee of OneSuper (ABN 43 905 581 638). Superhero Super is a sub-plan of OneSuper.

Information in this document is not to be considered as personal financial advice. You should consider your personal objectives, financial situation or particular needs before making a decision about financial products and read the relevant Product Disclosure Statement. Any advice provided is intended to be of a general nature only.

All investment products carry risk. As share markets go up and down, so too can the value of your investment and past performance is not indicative of future performance. It is therefore important to carefully consider the risks involved before you sign up and invest.

Please read, consider and understand our Financial Services Guides, Terms & Conditions, Website Terms of Use, Privacy Policy as well as disclosure documents relating to Superhero Super (PDS, Additional Information Guide, Insurance Guides, TMDs and Direct Investment Guide), before deciding whether Superhero is right for you.