

Amount and cost of Fixed Premium Death & TPD and Death Only cover

Note: The default cover is 2 units of Light Blue Fixed Premium Death & TPD.

Fixed Premium cover					
Current age	Amount of cover per unit			Cost per week per unit of cover	
	Light Blue	White Collar	Professional	Death & TPD	Death Only
14-15	\$22,500	\$36,500	\$42,500	\$0.64	\$0.32
16	\$23,000	\$37,500	\$43,500		
17	\$23,500	\$38,500	\$44,500		
18	\$24,000	\$39,000	\$45,000		
19	\$24,500	\$40,000	\$46,000		
20	\$25,000	\$40,500	\$47,000		
21	\$26,000	\$42,500	\$49,000		
22	\$27,000	\$44,000	\$51,000		
23	\$28,500	\$46,500	\$53,500		
24	\$30,000	\$49,000	\$56,500		
25	\$40,000	\$65,000	\$75,500	\$1.07	\$0.54
26	\$45,000	\$73,500	\$85,000		
27	\$50,000	\$81,500	\$94,500		
28	\$52,500	\$85,500	\$99,000		
29	\$55,000	\$89,500	\$103,500		
30	\$57,500	\$93,500	\$108,500	\$1.49	\$0.75
31	\$60,000	\$97,500	\$113,000		
32	\$62,500	\$102,000	\$118,000		
33	\$65,000	\$106,000	\$122,500		
34	\$67,500	\$110,000	\$127,000		
35	\$67,500	\$110,000	\$127,000	\$1.89	\$0.95
36	\$67,500	\$110,000	\$127,000		
37	\$67,500	\$110,000	\$127,000		
38	\$67,500	\$110,000	\$127,000		
39	\$57,500	\$93,500	\$108,500		
40	\$47,000	\$76,500	\$88,500		
41	\$40,500	\$66,000	\$76,500		
42	\$35,000	\$57,000	\$66,000		
43	\$32,000	\$52,000	\$60,500		
44	\$30,000	\$49,000	\$56,500		
45	\$26,500	\$43,000	\$50,000		
46	\$23,000	\$37,500	\$43,500		
47	\$20,000	\$32,500	\$37,500		
48	\$18,000	\$29,500	\$34,000		
49	\$16,000	\$26,000	\$30,000		
50	\$14,500	\$23,500	\$27,500		
51	\$13,000	\$21,000	\$24,500		
52	\$11,500	\$18,500	\$21,500		
53	\$10,500	\$17,000	\$20,000		
54	\$9,500	\$15,500	\$18,000		
55	\$8,500	\$14,000	\$16,000		
56	\$8,000	\$13,000	\$15,000		
57	\$7,500	\$12,000	\$14,000		
58	\$7,000	\$11,500	\$13,000		
59	\$6,500	\$10,500	\$12,500		
60	\$6,000	\$10,000	\$11,500		
61	\$5,500	\$9,000	\$10,500		
62	\$5,000	\$8,000	\$9,500		
63	\$4,500	\$7,500	\$8,500		
64	\$4,000	\$6,500	\$7,500		
65-69*	\$3,500	\$5,500	\$6,500	\$1.28	\$0.64

*TPD cover is restricted to TPD Definition 2, 3, 4 or 5 once you're 65 and over on the event date (see our Insurance Guide for more information).

Note: This is the net insurance cost you pay from your account balance. We pay the gross cost to our insurer, but because we're able to claim a tax deduction for the cost of providing insurance (which we pass onto members), you pay the lower net (after-tax) cost.