

# Death & TPD

## Amount and cost of Death & TPD and Death Only insurance

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
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	\$0.53
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 'TPD definitions' in this section 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.

## Amount and cost of Death & TPD and Death Only insurance

Fixed Amount cover (Annual cost per \$1,000 of cover)						
Current age	Light Blue (default)		White Collar		Professional	
	Death & TPD	Death Only	Death & TPD	Death Only	Death & TPD	Death Only
15	\$1.47	\$0.74	\$0.91	\$0.45	\$0.78	\$0.39
16	\$1.45	\$0.72	\$0.88	\$0.44	\$0.77	\$0.38
17	\$1.41	\$0.71	\$0.86	\$0.43	\$0.75	\$0.37
18	\$1.39	\$0.69	\$0.85	\$0.43	\$0.74	\$0.37
19	\$1.35	\$0.68	\$0.83	\$0.42	\$0.72	\$0.36
20	\$1.33	\$0.66	\$0.82	\$0.41	\$0.71	\$0.35
21	\$1.28	\$0.64	\$0.78	\$0.39	\$0.68	\$0.34
22	\$1.22	\$0.61	\$0.76	\$0.37	\$0.65	\$0.32
23	\$1.16	\$0.58	\$0.71	\$0.36	\$0.62	\$0.31
24	\$1.11	\$0.55	\$0.68	\$0.34	\$0.59	\$0.30
25	\$1.39	\$0.69	\$0.85	\$0.43	\$0.73	\$0.37
26	\$1.22	\$0.61	\$0.75	\$0.37	\$0.65	\$0.32
27	\$1.11	\$0.55	\$0.68	\$0.34	\$0.59	\$0.29
28	\$1.05	\$0.53	\$0.65	\$0.32	\$0.56	\$0.28
29	\$1.00	\$0.50	\$0.62	\$0.31	\$0.54	\$0.26
30	\$1.34	\$0.67	\$0.82	\$0.42	\$0.71	\$0.36
31	\$1.29	\$0.65	\$0.79	\$0.40	\$0.69	\$0.34
32	\$1.24	\$0.62	\$0.76	\$0.38	\$0.65	\$0.33
33	\$1.19	\$0.60	\$0.73	\$0.37	\$0.63	\$0.31
34	\$1.15	\$0.57	\$0.71	\$0.35	\$0.61	\$0.31
35	\$1.45	\$0.73	\$0.89	\$0.45	\$0.77	\$0.39
36	\$1.45	\$0.73	\$0.89	\$0.45	\$0.77	\$0.39
37	\$1.45	\$0.73	\$0.89	\$0.45	\$0.77	\$0.39
38	\$1.45	\$0.73	\$0.89	\$0.45	\$0.77	\$0.39
39	\$1.71	\$0.86	\$1.05	\$0.53	\$0.91	\$0.45
40	\$2.09	\$1.05	\$1.28	\$0.65	\$1.11	\$0.56
41	\$2.43	\$1.22	\$1.49	\$0.75	\$1.28	\$0.65
42	\$2.81	\$1.41	\$1.73	\$0.87	\$1.49	\$0.75
43	\$3.08	\$1.54	\$1.90	\$0.95	\$1.62	\$0.82
44	\$3.28	\$1.64	\$2.01	\$1.00	\$1.74	\$0.88
45	\$3.71	\$1.86	\$2.29	\$1.15	\$1.96	\$0.99
46	\$4.28	\$2.14	\$2.63	\$1.32	\$2.26	\$1.13
47	\$4.92	\$2.47	\$3.03	\$1.51	\$2.63	\$1.32
48	\$5.47	\$2.74	\$3.33	\$1.67	\$2.89	\$1.45
49	\$6.15	\$3.08	\$3.78	\$1.90	\$3.28	\$1.64
50	\$6.78	\$3.40	\$4.18	\$2.10	\$3.58	\$1.79
51	\$7.57	\$3.79	\$4.68	\$2.35	\$4.01	\$2.01
52	\$8.55	\$4.28	\$5.31	\$2.66	\$4.57	\$2.30
53	\$9.37	\$4.69	\$5.79	\$2.90	\$4.92	\$2.47
54	\$10.35	\$5.19	\$6.34	\$3.18	\$5.47	\$2.74
55	\$11.57	\$5.80	\$7.02	\$3.52	\$6.15	\$3.08
56	\$12.29	\$6.16	\$7.57	\$3.79	\$6.55	\$3.29
57	\$13.12	\$6.57	\$8.19	\$4.11	\$7.02	\$3.52
58	\$14.05	\$7.04	\$8.55	\$4.28	\$7.57	\$3.79
59	\$15.13	\$7.58	\$9.37	\$4.69	\$7.87	\$3.94
60	\$16.39	\$8.21	\$9.83	\$4.93	\$8.55	\$4.28
61	\$17.88	\$8.96	\$10.93	\$5.47	\$9.37	\$4.69
62	\$19.67	\$9.86	\$12.29	\$6.16	\$10.35	\$5.19
63	\$21.80	\$10.95	\$13.12	\$6.57	\$11.57	\$5.80
64	\$24.59	\$12.33	\$15.13	\$7.58	\$13.12	\$6.57
65-69*	\$18.95	\$9.47	\$12.05	\$6.03	\$10.20	\$5.10

\*TPD cover is restricted to TPD Definition 2, 3, 4 or 5 once you're 65 and over on the event date (see 'TPD definitions' in this section 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.

# Income Protection

## Cost of Income Protection insurance cover – two-year benefit period

This table outlines the weekly cost of cover per \$100 weekly benefit if you choose a two-year benefit period.

### Weekly premium per \$100 weekly benefit (30-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14–19	0.452	0.482	0.306	0.329	0.176	0.176	0.161	0.161
20–24	0.467	0.498	0.322	0.345	0.184	0.184	0.168	0.168
25–29	0.505	0.567	0.345	0.391	0.192	0.207	0.176	0.189
30–34	0.605	0.743	0.414	0.513	0.238	0.268	0.216	0.245
35–39	0.804	1.018	0.551	0.697	0.314	0.368	0.286	0.335
40–44	1.102	1.385	0.758	0.949	0.429	0.498	0.391	0.454
45–49	1.553	1.867	1.064	1.278	0.605	0.674	0.551	0.613
50–54	2.265	2.525	1.553	1.737	0.880	0.911	0.802	0.829
55–59	3.451	3.504	2.372	2.410	1.339	1.263	1.219	1.150
60–64	3.925	3.665	2.693	2.517	1.523	1.324	1.386	1.205

### Weekly premium per \$100 weekly benefit (60-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14–19	0.261	0.291	0.184	0.199	0.092	0.100	0.085	0.091
20–24	0.276	0.299	0.192	0.207	0.092	0.100	0.085	0.091
25–29	0.299	0.345	0.207	0.238	0.100	0.115	0.091	0.106
30–34	0.360	0.452	0.245	0.306	0.123	0.153	0.113	0.140
35–39	0.475	0.620	0.329	0.429	0.161	0.215	0.147	0.196
40–44	0.681	0.880	0.467	0.605	0.230	0.299	0.210	0.272
45–49	0.964	1.194	0.666	0.819	0.329	0.406	0.300	0.369
50–54	1.523	1.714	1.049	1.179	0.521	0.590	0.475	0.537
55–59	2.334	2.395	1.607	1.645	0.796	0.819	0.725	0.746
60–64	2.732	2.479	1.882	1.706	0.934	0.850	0.850	0.773

### Weekly premium per \$100 weekly benefit (90-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14–19	0.161	0.176	0.123	0.138	0.062	0.069	0.057	0.063
20–24	0.169	0.184	0.131	0.138	0.062	0.069	0.057	0.063
25–29	0.161	0.207	0.123	0.161	0.062	0.077	0.057	0.070
30–34	0.169	0.222	0.131	0.169	0.062	0.085	0.057	0.077
35–39	0.222	0.299	0.169	0.230	0.085	0.115	0.077	0.106
40–44	0.352	0.482	0.268	0.368	0.131	0.184	0.119	0.168
45–49	0.567	0.750	0.429	0.574	0.215	0.284	0.196	0.259
50–54	0.995	1.179	0.758	0.896	0.375	0.444	0.342	0.405
55–59	1.760	1.722	1.347	1.316	0.666	0.651	0.607	0.593
60–64	1.997	1.607	1.530	1.232	0.758	0.612	0.690	0.558

Note: This is the net cost you pay. The above rates include estimated stamp duty of 9%.

## Cost of Income Protection cover (five-year benefit period)

This table outlines the weekly cost of cover per \$100 weekly benefit if you choose a five-year benefit period.

### Weekly premium per \$100 weekly benefit (30-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.804	0.794	0.545	0.542	0.314	0.290	0.287	0.265
20-24	0.844	0.831	0.581	0.575	0.332	0.307	0.303	0.280
25-29	0.930	0.962	0.634	0.663	0.352	0.352	0.323	0.321
30-34	1.139	1.287	0.778	0.890	0.447	0.465	0.407	0.425
35-39	1.543	1.804	1.059	1.235	0.603	0.652	0.549	0.595
40-44	2.171	2.512	1.492	1.722	0.845	0.902	0.769	0.822
45-49	3.136	3.480	2.148	2.382	1.221	1.255	1.112	1.143
50-54	4.706	4.845	3.227	3.332	1.829	1.747	1.666	1.591
55-59	7.399	6.950	5.086	4.780	2.872	2.504	2.614	2.280
60-64	7.102	6.109	4.874	4.196	2.755	2.207	2.508	2.008

### Weekly premium per \$100 weekly benefit (60-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.586	0.720	0.414	0.493	0.207	0.246	0.190	0.226
20-24	0.632	0.746	0.439	0.516	0.211	0.249	0.193	0.227
25-29	0.694	0.875	0.481	0.603	0.232	0.292	0.212	0.268
30-34	0.853	1.168	0.581	0.793	0.290	0.397	0.267	0.361
35-39	1.150	1.632	0.797	1.128	0.390	0.564	0.355	0.515
40-44	1.678	2.369	1.151	1.627	0.566	0.804	0.516	0.732
45-49	2.433	3.287	1.680	2.255	0.831	1.117	0.755	1.016
50-54	3.940	4.846	2.713	3.332	1.347	1.666	1.228	1.518
55-59	6.217	6.974	4.280	4.790	2.120	2.385	1.930	2.171
60-64	6.031	5.963	4.156	4.104	2.062	2.043	1.876	1.859

### Weekly premium per \$100 weekly benefit (90-day waiting period)

Current age	Heavy Blue		Light Blue (default)		White Collar		Professional	
	Male	Female	Male	Female	Male	Female	Male	Female
14-19	0.332	0.435	0.253	0.340	0.127	0.170	0.116	0.156
20-24	0.348	0.457	0.269	0.343	0.127	0.172	0.116	0.157
25-29	0.340	0.527	0.260	0.410	0.130	0.196	0.119	0.178
30-34	0.366	0.581	0.283	0.441	0.133	0.221	0.122	0.201
35-39	0.493	0.797	0.374	0.613	0.187	0.306	0.170	0.282
40-44	0.803	1.319	0.611	1.005	0.297	0.503	0.272	0.459
45-49	1.325	2.113	1.003	1.616	0.502	0.798	0.458	0.728
50-54	2.397	3.419	1.826	2.598	0.904	1.288	0.824	1.174
55-59	4.364	5.152	3.339	3.939	1.651	1.947	1.503	1.774
60-64	4.014	3.878	3.077	2.974	1.523	1.478	1.386	1.347

Note: This is the net cost you pay. The above rates include estimated stamp duty of 9%.