

# Upcoming changes to our insurance offering

**Insurance in super can be a cost-effective way to provide important cover.**

CareSuper offers three types of insurance cover to protect you and your loved ones if the unexpected happens. Here are some changes we're making to insurance that you'll need to know.

## ALL CHANGES WILL BE EFFECTIVE FROM 1 APRIL 2023.

### Here's a summary of the changes we're making:

- Calculating insurance fees for standard (age-based) death and TPD cover and income protection cover based on your age rather than 5-year age bands
- Providing you with cover for longer by increasing the expiry age for death cover from age 70 to 75, and TPD cover from age 65 to 70
- Simplifying death and TPD cover – you can have fixed cover only or age-based cover only. A combination of the two will no longer be available
- Standardising age-based cover so that you can only have options of 25%, 50%, 75%, 100%, 125%, 150%, 175% or 200% of standard cover (see table 1 on page 11 for the amount of cover provided for 100% standard cover)
- Removing the Office occupational category and changing the criteria for the Professional occupational category
- Making it easier for new parents to apply for the insurance fee waiver and also extending the waiver period up to 24 months while you're on parental leave
- Increasing the maximum level pre-disability income that can be received under income protection cover from 85% to 87% (with the additional 2% to be paid to your super account as a superannuation contribution, to better align with the compulsory superannuation guarantee contribution percentage)
- Introducing a new, to age 65, benefit period for our income protection cover
- Extending the availability of income protection cover with a 2-year benefit period to age 70. We will automatically switch any member who has a 5-year or 'to age 65' income protection benefit period to a 2-year benefit when they reach 63 years old (so they can continue to receive income protection cover until age 70) unless they request otherwise
- Introducing a Consumer Price Index (CPI) benefit claim indexation for 5-year and to age 65 benefit periods for income protection cover
- Extending income protection coverage by removing the armed forces cessation of cover condition
- Removing the annual 5% indexation (of cover amounts) on 1 July each year for fixed death, fixed TPD and income protection cover
- Changing the definition of total and permanent disablement (TPD).

We've explained the upcoming changes over the following pages, and there's more about how the changes will affect you personally in the email or letter we sent you with this notice. If you don't have insurance with us and your cover changes before 1 April 2023, we'll write to you to let you know how these changes affect any new cover you receive. You'll find FAQs on our website at [caresuper.com.au/insurancechanges](https://caresuper.com.au/insurancechanges).

### IF YOU MAKE A CLAIM BEFORE 1 APRIL 2023

Insurance claims made before 1 April 2023 won't be affected by these changes.

For any questions about a current claim, contact us. To learn more about what's involved with making a claim, visit [caresuper.com.au/makingclaim](https://caresuper.com.au/makingclaim).

## Insurance changes explained

### 1. AGE-SPECIFIC PRICING, LONGER AND SIMPLIFIED COVERAGE

#### New insurance fee structure – fee age bands are changing to individual ages

To provide more specific pricing, insurance fees for any standard cover for death and TPD or income protection cover you hold will be calculated based on your age (rather than 5-year age bands). This means your insurance fees will change. See tables 3, 5, 8, 9, and 10 on pages 13-19, for the new insurance fees effective 1 April 2023.

#### Covering you for longer

We're also extending the maximum eligibility age for our death and TPD insurance to cover you for longer. You'll be able to have death cover until age 75 and TPD until age 70 (unless you reach the current expiry age before 1 April 2023 or cover ceases for another reason before or after 1 April 2023). For example, if you turn 65 before 1 April 2023, you won't be eligible for the extended TPD cover, and if you turn 70 before 1 April 2023, you won't be eligible for the extended death cover.

This means insurance fees will continue to apply for an extended period of cover. For the applicable insurance fees, refer to tables 3 and 5 on page 13 and 15. However, you can cancel or reduce your cover by letting us know through MemberOnline or in writing. Log in at [caresuper.com.au/login](https://caresuper.com.au/login) then head to the Insurance cover section. You can also cancel your cover over the phone, in writing (by email or post) or by completing a **Reduce or cancel your cover** form at [caresuper.com.au/reduceinsurance](https://caresuper.com.au/reduceinsurance).

#### Simplifying your cover

We're changing our offering so that from 1 April 2023 members can have either fixed or age-based insurance cover, not a combination of both.

If you currently have (or immediately before 1 April 2023 acquire) a mix of fixed and age-based insurance, then from 1 April 2023, your total cover amount will automatically become fixed cover and the insurance fees applicable to fixed cover will apply (depending on your occupational category from 1 April 2023 – see next page and table 5 on page 15).

We're also changing the amount of age-based cover you can hold to options of 25%, 50%, 75%, 100%, 125%, 150%, 175% or 200% of standard cover only. If you have (or acquire before 1 April 2023) another percentage of standard cover (under 200%) then from 1 April 2023 your cover will be rounded up to the next available percentage so that your percentage aligns with the standardised levels of cover available from that date. Your insurance fees will also change as a result of changes to your cover, please refer to table 3 on page 13. If at 1 April 2023 you have above 200% of age-based cover, we'll fix your cover and the insurance fees for fixed cover will apply. For the applicable insurance fees, refer to table 5 on page 15.

### CASE STUDY



Kelly is 27 years old with standard cover. Her insurance fees for death cover under the General occupational category are currently \$1.93 per week (based on the fee for a female in the 25-29 age band). Assuming no other changes occur to her insurance cover, under the new fee structure effective 1 April 2023, Kelly's new insurance fees would be \$1.51 per week (the fee for a 27-year-old female) for the same amount of death cover.

**Age-based cover** provides death and/or TPD cover based on your age and gender. Your cover amount changes as you get older.



With **fixed cover**, your amount of death and/or TPD cover generally stays the same, but your fees are determined by your age, gender and occupational category so your insurance fees increase as you get older.

## 2. CHANGES TO OCCUPATIONAL CATEGORIES

Your occupational category is a factor that determines how much you pay for cover (if you have fixed cover or income protection cover) or how much cover you have (if you have age-based cover). We've explained the changes to occupational categories below.

### Removing the Office occupational category

We're removing the Office occupational category and will offer two categories (General and Professional) instead of three.

Old 	New 
General, Office, Professional	General and Professional

Members in the Office occupational category will be moved to the General occupational category.

### Changes for members in the Office occupational category with age-based cover

Members who only hold age-based cover in the Office category immediately before 1 April 2023 will be converted to the General occupational category on 1 April 2023. The amount of cover currently provided to members in the Office category is higher than the amount of cover provided to members in the General occupational category.

A direct conversion of age-based cover (for example, from Office 100% to General 100%) would result in a reduction of the amount of cover held, therefore the percentage of age-based cover will be increased within the General occupational category on 1 April 2023 to provide you with a level of cover similar to that held before the change. This change will result in an insurance fee change. For applicable fees, please refer to table 3 on page 13.

The table below shows how the conversion will be automatically applied at 1 April 2023 for members with standard cover only who are being converted from the Office occupational category to the General occupational category.

Pre-1 April 2023 Office category percentage of age-based cover	Converts on 1 April 2023 to General category percentage of age-based cover
1 - 25%	50%
26 - 50%	75%
51 - 75%	100%
76 - 100%	125%
101 - 125%	150%
126 - 150%	175%
151 - 175%	200%
176 - 200%	200%

You can change the amount of your age-based cover if you're not happy with the conversion. From 1 April 2023, you can only apply to increase or decrease your age-based cover to have 25%, 50%, 75%, 100%, 125%, 150%, 175% or 200% of standard cover only. You can also apply for fixed cover.

If at 1 April 2023 you have above 200% of age-based cover in the Office occupational category, you'll be moved to the General occupational category but instead of holding cover as a percentage of standard cover, we'll fix your cover and the insurance fees for fixed cover for members in the General category will apply. For the applicable insurance fees, refer to table 5 on page 15.

### Changes for members in the Office occupational category with fixed death and/or TPD or income protection cover

If you have fixed death or TPD cover or income protection cover, your insurance fees will be based on the General occupational category rates.

### Changes for members in the Office occupational category with mixed cover

If you hold a combination of age-based and fixed cover under the Office occupational category before 1 April 2023, your cover amount will be converted to fixed cover AND your insurance fees will be based on the General occupational category rates. For the applicable insurance fees, refer to table 5 on page 15.



### New criteria for Professional occupational category

The eligibility criteria for our Professional occupational category are changing. Our default category (the one you're assigned when you automatically get insurance, if eligible) is (and will continue to be) the General category. But if you meet the new criteria below, you can apply to be covered (for any death, TPD or income protection cover you may hold) under the Professional category:

- a. The duties of your occupation are solely limited to professional, managerial, administrative, or similar duties, which do not involve manual work, AND
- b. You're earning in excess of \$125,000 p.a. from your profession, AND
- c. You:
  - i. Hold a tertiary qualification or you are a member of a professional institute or registered as a practicing member of your profession by a government body, OR
  - ii. Work in a management or leadership role.

To apply from 1 April 2023, complete the **Changing your occupational category** form or go to MemberOnline after 12 April 2023.

A request to change your occupational category will only be effective once accepted. If you're in the Professional category immediately before 1 April 2023, then you'll remain in the Professional category from that date even if you don't meet the new criteria. However, if you have standard cover or income protection cover, your insurance fees will still change because of the removal of 5-year age bands, as outlined in section 1 above.

**It's important to review your occupational category regularly to see if you meet the criteria for the Professional category.**

### 3. ENHANCING THE INSURANCE FEE WAIVER FOR NEW PARENTS

One of the benefits of being a CareSuper member is the ability to have your insurance fees waived while you're on parental leave for a period of up to 24 months (previously 12 months). The insurance fees are paused during this time, but you're still insured (if cover doesn't cease for another reason). Currently insurance fees cannot not be waived after parental leave has been taken. From 1 April 2023, members who are on or commence parental leave can apply to have their insurance fees waived before or during their parental leave, or within 6 months of returning to work.

You'll be eligible to apply if:

- You're on parental leave and will return to work after 1 April 2023, or
- Your parental leave commences on or after 1 April 2023.



We're changing the way members cover is reinstated regardless of when cover ceased (including prior to 1 April 2023). The new recommencement conditions are outlined below.

#### 4. RECOMMENCING COVER AFTER YOUR INSURANCE STOPS

##### Member-initiated recommencement

You can request to reinstate your cover within 2 months of it ceasing. To do this, you need to complete the **Reinstate your cover** form and have an account balance of more than \$500.

Your cover will be reinstated to the same level you previously held. If you were not in active employment for 3 continuous months from the date cover ceased, limited cover will apply until you reach 2 months of active employment from the date of reinstatement. If your cover was subject to a longer limited cover period prior to it ceasing, then this will continue to apply once your cover is reinstated. Your cover will be reinstated to the date cover ceased so you'll be continuously covered. The fees to cover that period will be deducted from your account.

##### Automatic recommencement

If your cover stopped due to a low account balance (including as a result of the *Putting Members' Interests First (PMIF)* legislation) inactivity, or no longer satisfying an exemption and we receive a super guarantee (SG) contribution for you, your cover will automatically recommence at your standard cover amount applicable to your age – any tailored amounts previously held will not recommence.

Your insurance will recommence on the later of the date that:

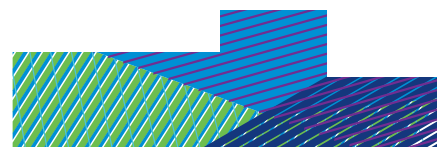
- The contribution was received or
- You turn at least 25 years old and have had at least \$6,000 in your super account, or the date we receive your election to receive cover

The timing of your SG contribution matters. If we receive an on-time employer contribution within 4 months of you commencing employment with your most recent employer and you've been in active employment for 1 month, your cover will be unrestricted (otherwise, limited cover will apply until you reach 2 months of active employment).

If we receive an employer contribution that's not 'on time' or more than 4 months after you've commenced employment with your most recent employer, the following will apply:

- Limited cover conditions will apply for 2 years from the date cover is reinstated, and
- If you're in active employment for the 2 consecutive months before the 2-year period expires, limited cover conditions will be removed.

If you're not in active employment during the entire 2 consecutive month period, the limited cover conditions will continue to apply until you return to active employment for at least 2 consecutive months.



## 5. INCOME PROTECTION CHANGES

Income protection cover is for when you are unable to work because of a temporary illness or injury. The following changes to income protection cover will be made from 1 April 2023, in addition to the changes affecting income protection cover outlined above.

### Boosting income protection payments

We're enhancing members' benefit payments from a maximum of 85% of their pre-disability income to 87% (up to a maximum of \$40,000 per month), for 2-year and 5-year benefit periods. Any member making a valid income protection claim will receive a maximum of 12% paid into their CareSuper account as a super contribution, up from 10%. This is to better align with future increases to mandatory SG contributions and ensure members receive the same percentage of super contribution as they would if they were working.

This will apply to members with income protection cover who make an income protection claim with a date of disablement on or after 1 April 2023. Please note that other (existing) income protection benefit limitations will continue to apply.

### New benefit period for income protection

We're expanding our income protection offering to include a 'to age 65' benefit period (in addition to the 2-year and 5-year benefit periods currently available). If you'd like to have an income protection benefit to age 65, you'll need to apply for this new benefit period (and your application will need to be assessed and approved by our insurer). If you claim on this benefit period, after the first 2 years, the maximum pre-disability income replacement will reduce to 62% (with 50% paid as income and 12% paid as super) with a maximum benefit of \$30,000 per month.

Different insurance fees apply to a 'to age 65' benefit period. For the applicable insurance fees, refer to table 10 on page 19.

### Extending the maximum age for income protection cover the 2-year benefit to age 70

We're extending the income protection offering for members who have (or obtain) income protection cover with a 2-year benefit period to be covered up until age 70.

Members who hold income protection cover with a 5-year benefit period or the new 'to age 65' benefit period will automatically be moved to the 2-year benefit period when they reach 63 years old. This automatic adjustment allows members to hold income protection cover for longer – until age 70 – as cover with a 5-year or 'to age 65' benefit period expires at age 65. We will write to you when this change occurs.

This means insurance fees will continue to apply until you reach age 70 unless you request otherwise. You can cancel or reduce your cover by letting us know through **MemberOnline** or in writing.

Log in at [caresuper.com.au/login](https://caresuper.com.au/login) then head to the Insurance cover section. You can also cancel your cover over the phone, in writing (by email or post) or by completing a **Reduce or cancel your cover** form at [caresuper.com.au/reduceinsurance](https://caresuper.com.au/reduceinsurance).

Different insurance fees apply to income protection cover with a 2-year benefit period for members aged 65-69. (For the applicable insurance fees, refer to table 8 on page 17.)

### Increasing income protection benefits while you're on a claim

We're introducing a Consumer Price Index (CPI) benefit claim indexation for 5-year and 'to age 65' benefit periods for income protection cover. This means your monthly benefit payment will increase by the lesser of CPI or 5% every 12 months to help keep up with the cost of living.

### Cover will no longer cease if you join the armed forces

We're expanding income protection coverage by removing the armed forces cessation of cover condition (where cover ceases upon joining the armed forces in any country). This will allow members who join the armed forces to retain income protection (unless cover ceases for another reason). No change has been made to the existing exclusion for disabilities caused by an act of war or while in the services of armed forces of any country.

## 6. REMOVAL OF INDEXATION ON INCOME PROTECTION AND FIXED DEATH AND TPD COVER

We're removing the 5% annual indexation that's currently automatically applied to income protection cover and is optional for fixed death and TPD cover. If you have indexation on your income protection or fixed cover immediately before 1 April 2023, the amount of your insurance cover will no longer automatically increase by 5% annually from 1 July 2023. Indexation of cover amounts can help ensure cover (in particular, income protection cover) keeps up with inflation but also leads to increased insurance fees. If you'd like to have higher income protection or fixed cover to reduce the impact of inflation on or after 1 April 2023, you can apply for increased cover at any time.

## 7. CHANGE TO TPD DEFINITION

The insurer's definition of total and permanent disablement (TPD) will change and will apply to members with TPD cover who make a TPD claim with a 'date of disablement' (as defined in the insurance policy) on or after 1 April 2023. The definition of date of disablement will not change.

The current TPD definition (applicable where the date of disablement is before 1 April 2023) and new TPD definition effective 1 April 2023 are shown below:

### TPD DEFINITION - BEFORE 1 APRIL 2023

#### Total & permanent disablement

**Where you are or have been employed or self-employed within the 12 months prior to the onset of an injury or illness leading to permanent incapacity, you are totally and permanently disabled if you:**

#### Loss of limbs and/or sight

Have suffered:

- The permanent loss of two or more limbs – a limb being the whole hand or foot, or
- The complete and irrecoverable loss of sight in both eyes, or
- The loss of one limb and the complete and irrecoverable loss of sight in one eye.

#### And

- In our insurer's opinion, on the basis of satisfactory medical and other evidence, you are unlikely to be able to engage in any occupation whether or not for reward.

#### Or

#### Unable/unlikely to do a suited occupation ever again

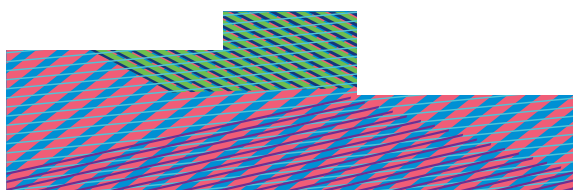
- Are aged less than 65 years and, as a result of sickness or injury, have been absent from all employment for 3 consecutive months from the date of disablement and our insurer is satisfied on the basis of medical and other evidence you are unlikely ever to be able to engage in any occupation, whether or not for reward.

#### Or

#### Suffering a specifically defined medical condition and permanently unable to work because of it

- All of the following paragraphs (i – iv) apply:

- i. You were, on the date of disablement, aged less than 65 years
- ii. You are absent from all work as a result of suffering cardiomyopathy, primary pulmonary hypertension, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, tetraplegia, dementia and Alzheimer's disease, Parkinson's disease, blindness, loss of speech, loss of hearing, chronic lung disease or severe rheumatoid arthritis (specific definitions apply)
- iii. Our insurer is satisfied that on the basis of medical and other evidence you are unlikely ever to be able to engage in any occupation, whether or not for reward
- iv. You are likely to be so disabled for life.



**Where you have been unemployed for a continuous period of 12 months before the onset of total disability leading to the permanent incapacity, you are totally and permanently disabled if you:**

**Loss of limbs and/or sight**

Have suffered:

- The permanent loss of two or more limbs – a limb being the whole hand or foot, or
- The complete and irrecoverable loss of sight in both eyes, or
- The loss of one limb and the complete and irrecoverable loss of sight in one eye.

**And**

- In our insurer's opinion, on the basis of satisfactory medical and other evidence, you are unlikely to be able to engage in any occupation whether or not for reward.

**Or**

**Unable/unlikely to look after yourself ever again**

- You have in the opinion of our insurer, after consideration of medical and/or other evidence, become permanently incapacitated to such an extent as to prevent you from engaging in any occupation, whether or not for reward.

**And**

- Our insurer is satisfied that you have become so disabled by bodily injury or illness that you will never be able to perform at least two of the following activities of daily living:

**Dressing** – the ability to put on and take off clothing without assistance

**Bathing** – the ability to wash or shower without assistance

**Toileting** – the ability to use the toilet, including getting on and off without assistance

**Mobility** – the ability to get in and out of bed and a chair without assistance

**Feeding** – the ability to get food from a plate into the mouth without assistance.

**And**

- In our insurer's opinion, on the basis of medical and other evidence satisfactory to our insurer, you are unlikely to be able to engage in any occupation whether or not for reward.

**Where you perform full-time unpaid domestic duties, you are totally and permanently disabled if you:**

**Loss of limbs and/or sight**

Have suffered:

- The permanent loss of two or more limbs – a limb being the whole hand or foot, or
- The complete and irrecoverable loss of sight in both eyes, or
- The loss of one limb and the complete and irrecoverable loss of sight in one eye.

**And**

- In our insurer's opinion, on the basis of satisfactory medical and other evidence, you are unlikely to be able to engage in any occupation whether or not for reward.

**Or**

**Unable/unlikely to do domestic duties**

- Have been unable to perform your unpaid domestic duties for 3 consecutive months and in the opinion of our insurer, after consideration of medical and/or other evidence, are incapacitated to such an extent that it is unlikely that you will again be able to engage in your unpaid domestic duties, or in any occupation, whether or not for reward.

**And**

- Are so incapacitated that you are unable to leave your place of residence without the assistance of another person.

Where:

'Assistance' means the help of another person.

'Occupation' means an occupation or gainful employment on a full-time or part-time basis for which you are reasonably qualified by education, training or experience.



## TPD DEFINITION - AFTER 1 APRIL 2023

**Total and Permanent Disablement (TPD) means the insured member meets Definition A or Definition B.**

The definition which applies to an insured member is determined as follows:

Definition A applies to an insured member if they were:

- Under the age of 65 at the date of disablement; and
- Employed or self-employed at any time within the 16 months immediately before the date of disablement.

Definition B applies to an insured member if they were:

- Aged 65 or over at the date of disablement; or
- Not employed or self-employed at any time within the 16 months immediately before the date of disablement.

### DEFINITION A - UNLIKELY TO EVER ENGAGE IN ANY OCCUPATION

An insured member is totally and permanently disabled if the insured member:

- a. As a result of sickness or injury, they have been absent from all employment for three consecutive months from the date of disablement; and
- b. Is under regular medical care; and
- c. Has exhausted all reasonable treatment options and has reached maximum medical recovery, but only if in our opinion it may help the insured member return to employment; and
- d. We are satisfied on the basis of medical and other evidence, that the insured member is unlikely ever to be able to engage in any occupation, whether or not for reward.

In determining if an insured member is TPD, we will consider all relevant circumstances and factors including but not limited to any:

- Re-skilling, retraining and rehabilitation they have done; and
- Volunteering experience they have had; and
- Future re-skilling, reasonable retraining and rehabilitation they could reasonably undertake; and
- Volunteer experience they could reasonably obtain.

### DEFINITION B - UNABLE TO DO BASIC ACTIVITIES ASSOCIATED WITH WORK EVER AGAIN

An insured member is totally and permanently disabled if the insured member meets one of the following parts of the definition.

#### 1. RESTRICTED TPD DEFINITION (PHYSICAL DISORDERS)

**Total and Permanent Disability – unable to do basic activities associated with work ever again**

Our insurer determines that solely because of injury or illness, the insured member:

- Has been unable to perform at least two **Basic Work Activities** for at least 12 consecutive months;
- Is unable to perform at least two **Basic Work Activities** for the rest of their life, without the help of another person; and
- As at the assessment date\* is unlikely ever to work in any gainful employment for which they are reasonably suited by education, training or experience.

**\*Assessment Date** means the date we determine the insured member's TPD claim under this policy.

**Basic Work Activities** means any of the following six activities:

##### 1. MOBILITY (WALKING OR BENDING):

- a. Walk, with or without a walking aid,\* more than 200m on a level surface without stopping; or
- b. Bend, kneel or squat to pick something up from the floor from standing position and straighten up again.

\*Such as a walking stick, crutches or walking frames

##### 2. VISION (READING): Read, with visual aids, to the extent that an Ophthalmologist can certify that:

- a. Visual acuity is equal to, or better than, 6/48 in both eyes; or
- b. Constriction is within, or greater than, 20 degrees of fixation in the eye with the better vision.

3. **LIFTING:** Using one or both hands to hold an object weighing at least 5kg above their own waist height continuously for 60 seconds.
4. **MANUAL DEXTERITY:** With at least one hand, without the use of aids:
  - a. Type words using a computer keyboard; or
  - b. Pick up a small object such as a coin or pen.
5. **HEARING:** Clearly hear with or without an aid, where the inability to hear clearly must be due to permanent hearing loss of at least 90 dB in both ears, averaged over frequencies of 500Hz, 1000Hz and 2000Hz, as certified by an appropriate medical specialist.
6. **COMMUNICATING (VERBAL OR WRITTEN):** Comprehend and express oneself through verbal or written language with clarity, where the inability to speak verbally or write with clarity must be due to dysfunction of the nervous system that is present on clinical examination, as certified by an appropriate medical specialist. Examples of dysfunction include dysarthria, aphasia and dysphasia.

## 2. RESTRICTED TPD DEFINITION (PSYCHIATRIC DISORDERS)

### Total and Permanent Disability – unable to do basic activities associated with work ever again

All of the following are satisfied:

- a. The insured person has a psychiatric disorder which:
  - Has been diagnosed by a consultant psychiatrist and Fellow of RANZCP under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association, and
  - The insured person has been receiving psychiatric treatment for at least 12 months prior to the insured person's treating psychiatrist assessing the psychiatric disorder as chronic and unlikely to improve in the foreseeable future with or without further treatment, and
- b. Our insurer determines that solely because of their psychiatric disorder, the insured person has suffered from the following incapacity for at least 12 consecutive months, and is likely to continue to be so incapacitated for the rest of their life:
  - Has received an established diagnosis of Schizophrenia or Schizophreniform Disorder from their treating psychiatrist, or
  - Is unable to care for their dependent children in any capacity due to the unacceptable risk that the dependent(s) will be exposed to physical, emotional or psychological harm, requiring the dependent(s) to be removed from the insured person's care by Court order, or
  - Is unable to manage day-to-day financial affairs, including:
    - Manage bank balance, or
    - Pay bills on time without assistance requiring the appointment of a guardian to manage the insured person's financial affairs, where the appointment of a guardian must be made by Court or Tribunal order and the Court or Tribunal must be satisfied through its own independent medical review that the insured person is not capable of managing their day-to-day financial affairs as a result of their psychiatric disorder, or
  - Is unable to live independently, requiring a care provider to provide daily care and supervision to the insured person, or
  - Requires ongoing psychiatric treatment and full-time residential care in a mental health facility to protect them and/or others from serious physical harm. The mental health facility must be authorised by the relevant Australian government (state or federal) to provide treatment and care to persons who have a mental illness, and
- c. The insured person has been absent from their occupation with the employer through injury or illness for at least 3 consecutive months and has provided proof to our satisfaction that the insured person has become incapacitated to such an extent as to render the insured person unlikely ever to engage in or work for reward in any occupation or work for which he or she is reasonably qualified by reason of education, training or experience.

#### Where:

**Care provider** means: professional carer who is paid on a commercial basis.

**Psychiatric treatment** means: following the advice of a treating psychiatrist in accordance with an established treatment plan and expert guidelines for the treatment of psychiatric conditions (guidelines must be recognised in Australia).

**Schizophrenia** means: Schizophrenia (Multiple Episodes or Continuous), diagnosed in accordance with Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.

**Schizophreniform Disorder** means: Schizophreniform Disorder (Multiple Episodes or Continuous), diagnosed in accordance with Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.

Table 1

**Age-based cover amounts - 100% standard cover (\$)**

The Death and TPD values in bold will only become applicable from 1 April 2023.  
The Office occupational category won't be available after this date.

Age	General		Office		Professional	
	Death cover	TPD cover	Death cover	TPD cover	Death cover	TPD cover
15	20,000	50,000	38,000	95,000	53,250	133,000
16	20,000	50,000	38,000	95,000	53,250	133,000
17	20,000	50,000	38,000	95,000	53,250	133,000
18	22,000	55,000	50,000	125,000	70,000	175,000
19	28,000	70,000	57,250	143,000	80,000	200,200
20	35,250	88,000	71,250	178,000	99,750	249,200
21	43,250	108,000	83,250	208,000	116,500	291,200
22	53,250	133,000	93,250	233,000	130,500	326,200
23	62,000	155,000	96,000	240,000	134,500	336,000
24	69,250	173,000	108,000	270,000	151,250	378,000
25	78,000	195,000	115,250	288,000	161,250	403,200
26	85,250	213,000	127,250	318,000	178,000	445,200
27	91,250	228,000	131,250	328,000	183,750	459,200
28	98,000	245,000	135,250	338,000	189,250	473,200
29	103,250	258,000	135,250	338,000	189,250	473,200
30	273,000	273,000	340,000	340,000	476,000	476,000
31	285,000	285,000	343,000	343,000	480,200	480,200
32	298,000	298,000	343,000	343,000	480,200	480,200
33	305,000	305,000	343,000	343,000	480,200	480,200
34	313,000	313,000	345,000	345,000	483,000	483,000
35	307,250	307,250	345,000	345,000	483,000	483,000
36	296,000	296,000	335,250	335,250	468,500	468,500
37	284,750	284,750	322,500	322,500	450,750	450,750
38	271,000	271,000	305,750	305,750	427,000	427,000
39	257,250	257,250	293,250	293,250	409,750	409,750
40	243,750	243,750	285,000	285,000	398,250	398,250
41	230,000	230,000	272,500	272,500	380,750	380,750
42	216,250	216,250	255,750	255,750	357,250	357,250
43	204,500	204,500	244,500	244,500	341,500	341,500
44	194,750	194,750	227,000	227,000	317,800	317,800
45	179,000	179,000	212,000	212,000	296,800	296,800
46	161,000	161,000	196,000	196,000	274,400	274,400
47	146,000	146,000	187,000	187,000	261,800	261,800
48	136,000	136,000	177,000	177,000	247,800	247,800
49	129,000	129,000	167,000	167,000	233,800	233,800
50	118,000	118,000	152,000	152,000	212,800	212,800
51	108,000	108,000	139,000	139,000	194,600	194,600
52	98,000	98,000	126,000	126,000	176,400	176,400
53	92,000	92,000	114,000	114,000	159,600	159,600
54	84,000	84,000	105,000	105,000	147,000	147,000
55	77,000	77,000	98,000	98,000	137,200	137,200
56	70,000	70,000	92,000	92,000	128,800	128,800
57	62,000	62,000	86,000	86,000	120,400	120,400
58	52,000	52,000	76,000	76,000	106,400	106,400
59	46,000	46,000	66,000	66,000	92,250	92,250
60	39,000	39,000	54,250	54,250	76,250	76,250
61	31,000	31,000	42,750	42,750	59,750	59,750
62	25,000	25,000	34,250	34,250	48,000	48,000
63	24,000	24,000	33,000	33,000	46,200	46,200
64	24,000	24,000	33,000	31,000	46,200	43,400
65	24,000	<b>24,000</b>	33,000	N/A	46,200	<b>43,400</b>
66	22,000	<b>24,000</b>	30,300	N/A	42,400	<b>43,400</b>
67	22,000	<b>24,000</b>	30,300	N/A	42,400	<b>43,400</b>
68	22,000	<b>24,000</b>	30,300	N/A	42,400	<b>43,400</b>
69	19,000	<b>24,000</b>	26,150	N/A	36,600	<b>43,400</b>
70	<b>19,000</b>	N/A	N/A	N/A	<b>36,600</b>	N/A
71	<b>19,000</b>	N/A	N/A	N/A	<b>36,600</b>	N/A
72	<b>19,000</b>	N/A	N/A	N/A	<b>36,600</b>	N/A
73	<b>19,000</b>	N/A	N/A	N/A	<b>36,600</b>	N/A
74	<b>19,000</b>	N/A	N/A	N/A	<b>36,600</b>	N/A

Current age-based insurance fees - 100% standard cover

Age	Death		TPD	
	Male	Female	Male	Female
15-24	0.64	0.27	0.58	0.39
25-29	1.29	0.69	1.95	1.24
30-34	4.50	3.25	4.31	2.93
35-39	5.46	4.09	6.31	4.68
40-44	5.46	4.67	6.41	5.50
45-49	5.48	4.73	6.39	5.54
50-54	5.48	4.48	6.39	5.23
55-59	5.46	4.04	6.41	4.74
60-64	4.63	3.18	6.37	4.39
65-69	5.15	3.54	N/A	N/A

New age-based insurance fees - 100% standard cover

Current Age	General (\$)						Professional (\$)					
	Death		TPD		Death & TPD		Death		TPD		Death & TPD	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
15	0.16	0.07	0.20	0.13	0.36	0.20	0.19	0.07	0.23	0.13	0.42	0.20
16	0.16	0.07	0.20	0.13	0.36	0.20	0.19	0.07	0.23	0.13	0.42	0.20
17	0.16	0.07	0.20	0.13	0.36	0.20	0.19	0.07	0.23	0.13	0.42	0.20
18	0.17	0.07	0.22	0.15	0.39	0.22	0.21	0.08	0.27	0.17	0.48	0.25
19	0.22	0.10	0.28	0.19	0.50	0.28	0.28	0.11	0.31	0.19	0.58	0.30
20	0.28	0.12	0.35	0.24	0.63	0.36	0.34	0.13	0.38	0.24	0.73	0.37
21	0.35	0.15	0.43	0.29	0.78	0.44	0.42	0.16	0.50	0.28	0.93	0.44
22	0.44	0.18	0.54	0.38	0.97	0.57	0.50	0.20	0.56	0.44	1.06	0.64
23	0.52	0.21	0.65	0.45	1.18	0.66	0.59	0.28	0.77	0.45	1.37	0.73
24	0.58	0.24	0.73	0.50	1.31	0.74	0.67	0.32	0.87	0.51	1.54	0.83
25	0.67	0.31	1.01	0.71	1.68	1.02	0.77	0.37	1.24	0.70	2.01	1.07
26	0.74	0.38	1.35	0.90	2.08	1.27	0.85	0.44	1.45	1.02	2.30	1.47
27	0.79	0.42	1.66	1.09	2.45	1.51	0.88	0.49	1.85	1.23	2.73	1.73
28	0.86	0.51	2.02	1.41	2.88	1.92	0.94	0.58	2.18	1.54	3.12	2.12
29	0.91	0.59	2.47	1.73	3.38	2.32	0.98	0.65	2.72	1.81	3.70	2.47
30	2.46	1.73	2.88	2.04	5.34	3.77	2.83	1.82	3.10	2.19	5.93	4.01
31	2.68	1.97	3.28	2.40	5.95	4.37	2.94	2.12	3.59	2.39	6.53	4.51
32	2.97	2.28	3.94	2.86	6.91	5.14	3.13	2.39	4.14	3.04	7.27	5.43
33	3.16	2.51	4.44	3.27	7.60	5.79	3.31	2.76	4.69	3.41	8.01	6.17
34	3.36	2.64	4.98	3.72	8.34	6.36	3.61	2.87	5.09	3.89	8.70	6.76
35	3.47	2.77	5.36	4.12	8.83	6.89	3.61	2.96	5.46	4.26	9.07	7.22
36	3.52	2.95	5.62	4.42	9.13	7.37	3.59	3.05	5.75	4.67	9.34	7.72
37	3.60	2.95	5.84	4.75	9.44	7.69	3.71	3.20	5.96	4.92	9.68	8.12
38	3.74	2.91	6.08	4.73	9.82	7.63	4.01	3.03	6.22	4.83	10.23	7.86
39	3.89	2.96	6.21	4.78	10.11	7.74	4.00	3.06	6.44	4.87	10.44	7.93
40	3.92	3.04	6.26	4.95	10.18	7.99	4.12	3.21	6.64	5.04	10.76	8.24
41	4.01	3.17	6.48	5.07	10.49	8.24	4.23	3.28	6.86	5.25	11.09	8.54
42	4.06	3.23	6.63	5.35	10.69	8.58	4.24	3.42	6.98	5.61	11.23	9.04
43	4.31	3.45	6.90	5.57	11.21	9.01	4.58	3.67	7.33	5.89	11.91	9.56
44	4.44	3.55	7.09	5.67	11.53	9.22	4.63	3.72	7.49	5.97	12.12	9.68
45	4.36	3.40	6.96	5.49	11.32	8.89	4.55	3.53	7.45	5.80	12.00	9.33
46	4.20	3.30	6.73	5.28	10.92	8.58	4.58	3.42	7.20	5.63	11.78	9.05
47	4.00	3.19	6.46	5.12	10.46	8.31	4.37	3.46	6.97	5.52	11.34	8.98
48	3.96	3.18	6.36	5.11	10.32	8.29	4.32	3.51	6.93	5.60	11.26	9.12
49	3.98	3.29	6.35	5.24	10.33	8.53	4.30	3.58	6.90	5.74	11.20	9.32
50	3.93	3.19	6.24	5.09	10.18	8.28	4.20	3.43	6.77	5.51	10.97	8.93
51	3.87	3.13	6.19	5.03	10.06	8.16	4.21	3.39	6.64	5.45	10.85	8.84
52	3.83	3.02	6.12	4.85	9.95	7.87	4.09	3.28	6.59	5.27	10.68	8.55
53	3.93	3.09	6.28	4.94	10.21	8.02	4.19	3.30	6.70	5.26	10.89	8.56
54	3.80	3.01	6.12	4.80	9.92	7.81	4.09	3.24	6.54	5.16	10.62	8.40
55	3.72	2.95	6.01	4.80	9.72	7.75	4.02	3.18	6.49	5.13	10.52	8.31
56	3.66	2.86	5.89	4.60	9.55	7.46	4.00	3.11	6.42	5.01	10.42	8.12
57	3.54	2.73	5.70	4.37	9.24	7.11	3.92	3.02	6.28	4.82	10.20	7.85
58	3.38	2.52	5.41	4.05	8.79	6.57	3.79	2.81	6.08	4.53	9.87	7.34
59	3.39	2.47	5.43	3.95	8.82	6.42	3.77	2.76	6.06	4.42	9.83	7.18
60	3.27	2.38	5.49	4.04	8.75	6.42	3.61	2.62	6.08	4.47	9.69	7.09
61	2.93	2.14	5.38	3.97	8.31	6.12	3.23	2.36	5.92	4.36	9.15	6.72
62	2.64	1.93	5.36	3.89	8.00	5.82	2.92	2.12	5.89	4.29	8.80	6.40
63	2.77	2.02	5.57	4.04	8.34	6.07	3.05	2.23	6.13	4.45	9.18	6.68
64	3.00	2.19	6.15	4.45	9.15	6.64	3.30	2.41	6.65	4.83	9.95	7.24
65	3.22	2.35	6.66	4.83	9.88	7.18	3.55	2.59	7.19	5.24	10.75	7.83
66	3.14	2.29	7.22	5.23	10.36	7.52	3.45	2.53	7.80	5.68	11.26	8.21
67	3.31	2.42	7.82	5.67	11.13	8.09	3.64	2.67	8.45	6.16	12.09	8.82
68	3.49	2.54	8.47	6.15	11.96	8.69	3.85	2.81	9.16	6.67	13.01	9.48
69	3.17	2.32	9.18	6.66	12.35	8.98	3.50	2.55	9.93	7.22	13.43	9.77
70	3.52	2.58	0.00	0.00	3.52	2.58	3.89	2.84	0.00	0.00	3.89	2.84
71	3.92	2.87	0.00	0.00	3.92	2.87	4.33	3.16	0.00	0.00	4.33	3.16
72	4.38	3.20	0.00	0.00	4.38	3.20	4.83	3.52	0.00	0.00	4.83	3.52
73	4.89	3.58	0.00	0.00	4.89	3.58	5.40	3.94	0.00	0.00	5.40	3.94
74	5.46	3.99	0.00	0.00	5.46	3.99	6.03	4.40	0.00	0.00	6.03	4.40

Current annual insurance fee per \$1,000 of fixed death and TPD cover (\$)

Age	General				Office				Professional			
	Death cover		TPD cover		Death cover		TPD cover		Death cover		TPD cover	
	M	F	M	F	M	F	M	F	M	F	M	F
15	0.67	0.28	0.25	0.17	0.36	0.16	0.13	0.09	0.26	0.11	0.10	0.06
16	0.67	0.28	0.25	0.17	0.36	0.16	0.13	0.09	0.26	0.11	0.10	0.06
17	0.67	0.28	0.25	0.17	0.36	0.16	0.13	0.09	0.26	0.11	0.10	0.06
18	0.67	0.28	0.25	0.17	0.29	0.12	0.12	0.08	0.21	0.09	0.09	0.06
19	0.67	0.28	0.25	0.17	0.33	0.15	0.13	0.09	0.24	0.10	0.09	0.06
20	0.67	0.28	0.25	0.17	0.33	0.15	0.13	0.09	0.24	0.10	0.09	0.06
21	0.67	0.28	0.25	0.17	0.36	0.15	0.13	0.09	0.25	0.11	0.10	0.06
22	0.67	0.28	0.25	0.17	0.40	0.17	0.14	0.10	0.27	0.12	0.10	0.08
23	0.67	0.28	0.25	0.17	0.44	0.18	0.16	0.12	0.31	0.14	0.12	0.08
24	0.67	0.28	0.25	0.17	0.44	0.18	0.16	0.12	0.31	0.14	0.12	0.08
25	0.68	0.31	0.30	0.21	0.46	0.21	0.21	0.14	0.33	0.16	0.16	0.10
26	0.68	0.34	0.37	0.24	0.46	0.23	0.24	0.17	0.33	0.17	0.17	0.12
27	0.68	0.37	0.42	0.28	0.48	0.26	0.29	0.20	0.34	0.19	0.21	0.14
28	0.68	0.41	0.47	0.32	0.50	0.29	0.33	0.22	0.36	0.21	0.24	0.17
29	0.68	0.44	0.53	0.37	0.53	0.33	0.41	0.28	0.38	0.24	0.29	0.20
30	0.70	0.48	0.58	0.41	0.55	0.38	0.47	0.32	0.41	0.27	0.33	0.24
31	0.71	0.52	0.63	0.46	0.59	0.43	0.54	0.38	0.43	0.31	0.39	0.26
32	0.74	0.57	0.71	0.51	0.63	0.50	0.62	0.45	0.46	0.36	0.45	0.32
33	0.76	0.61	0.79	0.57	0.67	0.54	0.68	0.51	0.48	0.40	0.50	0.37
34	0.79	0.61	0.85	0.63	0.72	0.57	0.77	0.58	0.52	0.41	0.55	0.42
35	0.83	0.66	0.93	0.72	0.75	0.59	0.83	0.64	0.53	0.43	0.59	0.46
36	0.87	0.74	1.01	0.81	0.78	0.63	0.89	0.72	0.55	0.46	0.64	0.51
37	0.94	0.77	1.09	0.89	0.83	0.67	0.96	0.79	0.59	0.49	0.68	0.57
38	1.01	0.79	1.20	0.93	0.89	0.70	1.06	0.83	0.65	0.50	0.76	0.59
39	1.12	0.85	1.29	0.99	0.97	0.75	1.13	0.87	0.70	0.53	0.81	0.62
40	1.19	0.93	1.39	1.09	1.01	0.79	1.18	0.93	0.74	0.57	0.85	0.66
41	1.29	1.02	1.51	1.20	1.10	0.87	1.28	1.00	0.79	0.62	0.92	0.72
42	1.40	1.12	1.66	1.33	1.19	0.94	1.41	1.13	0.85	0.67	1.00	0.81
43	1.56	1.25	1.83	1.47	1.30	1.05	1.54	1.24	0.94	0.76	1.10	0.88
44	1.68	1.34	1.96	1.57	1.44	1.16	1.69	1.34	1.02	0.83	1.21	0.96
45	1.80	1.42	2.10	1.66	1.52	1.19	1.79	1.41	1.09	0.85	1.28	1.00
46	1.95	1.53	2.28	1.79	1.61	1.25	1.88	1.47	1.16	0.89	1.34	1.05
47	2.10	1.65	2.45	1.93	1.63	1.29	1.91	1.51	1.17	0.93	1.36	1.08
48	2.22	1.79	2.59	2.10	1.70	1.37	1.99	1.61	1.22	0.99	1.43	1.16
49	2.35	1.94	2.73	2.25	1.81	1.50	2.12	1.75	1.29	1.08	1.51	1.25
50	2.53	2.05	2.93	2.38	1.96	1.60	2.28	1.85	1.40	1.14	1.63	1.32
51	2.72	2.20	3.17	2.57	2.12	1.70	2.46	1.99	1.52	1.22	1.76	1.43
52	2.97	2.35	3.46	2.74	2.30	1.82	2.69	2.14	1.64	1.30	1.92	1.53
53	3.20	2.52	3.73	2.93	2.57	2.03	3.01	2.37	1.85	1.45	2.16	1.69
54	3.41	2.69	3.99	3.13	2.73	2.16	3.20	2.51	1.95	1.54	2.28	1.80
55	3.66	2.91	4.30	3.42	2.88	2.29	3.38	2.70	2.05	1.63	2.42	1.92
56	3.99	3.12	4.67	3.66	3.04	2.37	3.57	2.79	2.18	1.69	2.54	1.99
57	4.41	3.40	5.20	3.99	3.18	2.46	3.74	2.88	2.28	1.77	2.67	2.05
58	5.10	3.82	5.96	4.45	3.49	2.61	4.08	3.04	2.49	1.87	2.92	2.18
59	5.75	4.20	6.71	4.90	4.00	2.92	4.69	3.41	2.87	2.10	3.36	2.45
60	6.47	4.73	7.95	5.86	4.66	3.40	5.71	4.21	3.31	2.42	4.07	3.00
61	7.31	5.34	9.77	7.23	5.30	3.88	7.08	5.24	3.80	2.78	5.07	3.74
62	8.15	5.96	12.06	8.75	5.95	4.34	8.81	6.38	4.25	3.09	6.28	4.57
63	8.91	6.51	13.07	9.48	6.48	4.74	9.51	6.91	4.63	3.38	6.79	4.94
64	9.67	7.05	14.17	10.27	7.03	5.12	10.95	7.96	5.02	3.66	7.83	5.69
65	10.37	7.58	N/A	N/A	7.54	5.52	N/A	N/A	5.38	3.93	N/A	N/A
66	11.04	8.06	N/A	N/A	8.01	5.86	N/A	N/A	5.72	4.18	N/A	N/A
67	11.62	8.49	N/A	N/A	8.44	6.15	N/A	N/A	6.03	4.40	N/A	N/A
68	12.24	8.94	N/A	N/A	8.89	6.49	N/A	N/A	6.36	4.65	N/A	N/A
69	12.90	9.42	N/A	N/A	9.37	6.85	N/A	N/A	6.70	4.90	N/A	N/A

New annual insurance fee per \$1,000 of fixed death and TPD cover from 1 April 2023 (\$)

Current Age	General (\$)						Professional (\$)					
	Death		TPD		Death & TPD		Death		TPD		Death & TPD	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
15	0.42	0.18	0.21	0.14	0.63	0.32	0.19	0.07	0.09	0.05	0.28	0.12
16	0.42	0.18	0.21	0.14	0.63	0.32	0.19	0.07	0.09	0.05	0.28	0.12
17	0.42	0.18	0.21	0.14	0.63	0.32	0.19	0.07	0.09	0.05	0.28	0.12
18	0.40	0.17	0.21	0.14	0.61	0.31	0.16	0.06	0.08	0.05	0.24	0.11
19	0.41	0.18	0.21	0.14	0.62	0.32	0.18	0.07	0.08	0.05	0.26	0.12
20	0.41	0.18	0.21	0.14	0.62	0.32	0.18	0.07	0.08	0.05	0.26	0.12
21	0.42	0.18	0.21	0.14	0.63	0.32	0.19	0.07	0.09	0.05	0.28	0.12
22	0.43	0.18	0.21	0.15	0.64	0.33	0.20	0.08	0.09	0.07	0.29	0.15
23	0.44	0.18	0.22	0.15	0.66	0.33	0.23	0.11	0.12	0.07	0.35	0.18
24	0.44	0.18	0.22	0.15	0.66	0.33	0.23	0.11	0.12	0.07	0.35	0.18
25	0.45	0.21	0.27	0.19	0.72	0.40	0.25	0.12	0.16	0.09	0.41	0.21
26	0.45	0.23	0.33	0.22	0.78	0.45	0.25	0.13	0.17	0.12	0.42	0.25
27	0.45	0.24	0.38	0.25	0.83	0.49	0.25	0.14	0.21	0.14	0.46	0.28
28	0.46	0.27	0.43	0.30	0.89	0.57	0.26	0.16	0.24	0.17	0.50	0.33
29	0.46	0.30	0.50	0.35	0.96	0.65	0.27	0.18	0.30	0.20	0.57	0.38
30	0.47	0.33	0.55	0.39	1.02	0.72	0.31	0.20	0.34	0.24	0.65	0.44
31	0.49	0.36	0.60	0.44	1.09	0.80	0.32	0.23	0.39	0.26	0.71	0.49
32	0.52	0.40	0.69	0.50	1.21	0.90	0.34	0.26	0.45	0.33	0.79	0.59
33	0.54	0.43	0.76	0.56	1.30	0.99	0.36	0.30	0.51	0.37	0.87	0.67
34	0.56	0.44	0.83	0.62	1.39	1.06	0.39	0.31	0.55	0.42	0.94	0.73
35	0.59	0.47	0.91	0.70	1.50	1.17	0.39	0.32	0.59	0.46	0.98	0.78
36	0.62	0.52	0.99	0.78	1.61	1.30	0.40	0.34	0.64	0.52	1.04	0.86
37	0.66	0.54	1.07	0.87	1.73	1.41	0.43	0.37	0.69	0.57	1.12	0.94
38	0.72	0.56	1.17	0.91	1.89	1.47	0.49	0.37	0.76	0.59	1.25	0.96
39	0.79	0.60	1.26	0.97	2.05	1.57	0.51	0.39	0.82	0.62	1.33	1.01
40	0.84	0.65	1.34	1.06	2.18	1.71	0.54	0.42	0.87	0.66	1.41	1.08
41	0.91	0.72	1.47	1.15	2.38	1.87	0.58	0.45	0.94	0.72	1.52	1.17
42	0.98	0.78	1.60	1.29	2.58	2.07	0.62	0.50	1.02	0.82	1.64	1.32
43	1.10	0.88	1.76	1.42	2.86	2.30	0.70	0.56	1.12	0.90	1.82	1.46
44	1.19	0.95	1.90	1.52	3.09	2.47	0.76	0.61	1.23	0.98	1.99	1.59
45	1.27	0.99	2.03	1.60	3.30	2.59	0.80	0.62	1.31	1.02	2.11	1.64
46	1.36	1.07	2.18	1.71	3.54	2.78	0.87	0.65	1.37	1.07	2.24	1.72
47	1.43	1.14	2.31	1.83	3.74	2.97	0.87	0.69	1.39	1.10	2.26	1.79
48	1.52	1.22	2.44	1.96	3.96	3.18	0.91	0.74	1.46	1.18	2.37	1.92
49	1.61	1.33	2.57	2.12	4.18	3.45	0.96	0.80	1.54	1.28	2.50	2.08
50	1.74	1.41	2.76	2.25	4.50	3.66	1.03	0.84	1.66	1.35	2.69	2.19
51	1.87	1.51	2.99	2.43	4.86	3.94	1.13	0.91	1.78	1.46	2.91	2.37
52	2.04	1.61	3.26	2.58	5.30	4.19	1.21	0.97	1.95	1.56	3.16	2.53
53	2.23	1.75	3.56	2.80	5.79	4.55	1.37	1.08	2.19	1.72	3.56	2.80
54	2.36	1.87	3.80	2.98	6.16	4.85	1.45	1.15	2.32	1.83	3.77	2.98
55	2.52	2.00	4.07	3.25	6.59	5.25	1.53	1.21	2.47	1.95	4.00	3.16
56	2.73	2.13	4.39	3.43	7.12	5.56	1.62	1.26	2.60	2.03	4.22	3.29
57	2.98	2.30	4.80	3.68	7.78	5.98	1.70	1.31	2.72	2.09	4.42	3.40
58	3.39	2.53	5.43	4.06	8.82	6.59	1.86	1.38	2.98	2.22	4.84	3.60
59	3.84	2.80	6.16	4.48	10.00	7.28	2.13	1.56	3.43	2.50	5.56	4.06
60	4.37	3.19	7.34	5.40	11.71	8.59	2.47	1.79	4.16	3.06	6.63	4.85
61	4.94	3.61	9.05	6.69	13.99	10.30	2.82	2.06	5.17	3.81	7.99	5.87
62	5.51	4.03	11.19	8.12	16.70	12.15	3.17	2.30	6.40	4.66	9.57	6.96
63	6.02	4.40	12.11	8.79	18.13	13.19	3.45	2.52	6.92	5.03	10.37	7.55
64	6.53	4.76	13.36	9.68	19.89	14.44	3.73	2.72	7.99	5.81	11.72	8.53
65	7.01	5.12	14.47	10.50	21.48	15.62	4.01	2.92	8.65	6.30	12.66	9.22
66	7.45	5.44	15.69	11.37	23.14	16.81	4.25	3.11	9.38	6.83	13.63	9.94
67	7.85	5.73	17.00	12.33	24.85	18.06	4.48	3.28	10.16	7.40	14.64	10.68
68	8.27	6.03	18.42	13.37	26.69	19.40	4.74	3.46	11.01	8.02	15.75	11.48
69	8.71	6.36	19.96	14.49	28.67	20.85	4.99	3.64	11.94	8.68	16.93	12.32
70	9.68	7.08	0.00	0.00	9.68	7.08	5.55	4.05	0.00	0.00	5.55	4.05
71	10.77	7.87	0.00	0.00	10.77	7.87	6.17	4.50	0.00	0.00	6.17	4.50
72	12.03	8.78	0.00	0.00	12.03	8.78	6.88	5.02	0.00	0.00	6.88	5.02
73	13.44	9.82	0.00	0.00	13.44	9.82	7.70	5.62	0.00	0.00	7.70	5.62
74	15.00	10.95	0.00	0.00	15.00	10.95	8.59	6.27	0.00	0.00	8.59	6.27

**PRE 1 APRIL 2023** | Table 6

**Income protection – 2-year benefit period**

Current annual insurance fee per \$100 monthly benefit

Age	General						Office						Professional					
	Waiting period						Waiting period						Waiting period					
	30 days		60 days		90 days		30 days		60 days		90 days		30 days		60 days		90 days	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
15-19	4.59	6.81	3.34	4.94	1.84	2.72	3.11	4.60	2.07	3.06	1.16	1.71	2.53	3.75	1.84	2.72	0.93	1.37
20-24	4.59	6.81	3.34	4.94	1.84	2.72	3.11	4.60	2.07	3.06	1.16	1.71	2.53	3.75	1.84	2.72	0.93	1.37
25-29	4.82	7.15	3.34	4.94	1.95	2.89	3.22	4.77	2.30	3.41	1.16	1.71	2.64	3.92	1.95	2.89	0.93	1.37
30-34	5.51	8.17	3.90	5.78	1.95	2.89	3.79	5.61	2.53	3.75	1.26	1.87	3.11	4.60	2.07	3.06	1.04	1.54
35-39	7.23	10.72	5.05	7.49	2.53	3.75	4.82	7.15	3.34	4.94	1.72	2.55	3.90	5.78	2.87	4.26	1.38	2.04
40-44	9.53	14.12	6.77	10.03	3.90	5.78	6.19	9.18	4.36	6.46	2.53	3.75	5.17	7.66	3.55	5.27	1.95	2.89
45-49	12.73	18.87	9.06	13.43	6.19	9.18	8.37	12.41	5.85	8.67	4.25	6.29	6.89	10.21	4.82	7.15	3.34	4.94
50-54	18.01	26.69	12.63	18.71	10.10	14.97	11.93	17.69	8.37	12.41	6.77	10.03	9.64	14.29	6.77	10.03	5.51	8.17
55-59	25.70	38.09	18.01	26.69	16.06	23.81	16.87	25.00	11.93	17.69	10.55	15.64	13.88	20.58	9.64	14.29	8.60	12.75
60-64	27.87	41.32	21.11	31.29	16.29	24.15	18.35	27.21	13.88	20.58	10.78	15.98	15.02	22.27	11.47	17.01	8.83	13.09

**PRE 1 APRIL 2023** | Table 7

**Income protection – 5-year benefit period**

Current annual insurance fee per \$100 monthly benefit

Age	General						Office						Professional					
	Waiting period						Waiting period						Waiting period					
	30 days		60 days		90 days		30 days		60 days		90 days		30 days		60 days		90 days	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
15-19	6.19	9.18	4.71	6.98	2.53	3.75	4.13	6.12	2.99	4.43	1.72	2.55	3.34	4.94	2.53	3.75	1.49	2.21
20-24	6.19	9.18	4.71	6.98	2.53	3.75	4.13	6.12	2.99	4.43	1.72	2.55	3.34	4.94	2.53	3.75	1.49	2.21
25-29	6.77	10.03	5.17	7.66	2.87	4.26	4.48	6.63	3.34	4.94	1.95	2.89	3.67	5.44	2.76	4.09	1.61	2.38
30-34	8.26	12.24	6.19	9.18	3.22	4.77	5.40	8.00	4.13	6.12	2.07	3.06	4.48	6.63	3.34	4.94	1.84	2.72
35-39	11.13	16.49	8.37	12.41	4.36	6.46	7.35	10.89	5.51	8.17	2.87	4.26	6.08	9.01	4.59	6.81	2.41	3.58
40-44	15.37	22.78	11.59	17.18	7.12	10.55	10.10	14.97	7.58	11.23	4.71	6.98	8.14	12.07	6.19	9.18	3.90	5.78
45-49	22.13	32.81	16.52	24.49	11.70	17.35	14.46	21.43	10.90	16.15	7.69	11.40	11.93	17.69	8.83	13.09	6.19	9.18
50-54	32.92	48.80	24.77	36.72	19.28	28.57	21.57	31.97	16.29	24.15	12.63	18.71	17.78	26.35	13.31	19.72	10.33	15.31
55-59	48.63	72.09	36.93	54.75	30.63	45.40	32.12	47.61	24.43	36.21	20.19	29.92	26.27	38.94	19.96	29.58	16.41	24.32
60-64	40.37	59.84	32.23	47.78	23.98	35.54	26.49	39.27	21.11	31.29	15.83	23.46	21.80	32.31	17.43	25.84	12.96	19.21



**Income protection – 2-year benefit period**

New annual insurance fee per \$100 monthly benefit from 1 April 2023

Current Age	General (\$)						Professional (\$)					
	Waiting period						Waiting period					
	30 day		60 day		90 day		30 day		60 day		90 day	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
15	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
16	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
17	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
18	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
19	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
20	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
21	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
22	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
23	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
24	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
25	2.27	3.34	1.36	1.97	0.88	1.22	1.61	2.33	0.94	1.38	0.58	0.87
26	2.28	3.43	1.35	2.05	0.85	1.31	1.62	2.39	0.94	1.43	0.57	0.93
27	2.32	3.54	1.36	2.13	0.84	1.37	1.66	2.48	0.94	1.50	0.56	0.97
28	2.37	3.70	1.38	2.22	0.84	1.42	1.70	2.58	0.96	1.56	0.56	1.01
29	2.46	3.88	1.41	2.31	0.85	1.48	1.75	2.71	0.98	1.62	0.57	1.04
30	2.54	4.09	1.46	2.42	0.87	1.52	1.81	2.86	1.01	1.70	0.58	1.08
31	2.66	4.33	1.51	2.53	0.89	1.57	1.90	3.02	1.04	1.78	0.59	1.12
32	2.79	4.59	1.57	2.67	0.92	1.62	1.98	3.21	1.10	1.87	0.61	1.15
33	2.93	4.87	1.65	2.81	0.96	1.70	2.09	3.41	1.15	1.97	0.64	1.20
34	3.09	5.19	1.74	2.98	1.01	1.78	2.20	3.63	1.21	2.09	0.68	1.27
35	3.27	5.53	1.84	3.15	1.07	1.88	2.33	3.86	1.28	2.22	0.71	1.33
36	3.47	5.89	1.95	3.37	1.14	2.00	2.47	4.11	1.36	2.36	0.76	1.41
37	3.68	6.28	2.08	3.59	1.22	2.15	2.63	4.39	1.45	2.52	0.81	1.52
38	3.91	6.69	2.23	3.85	1.32	2.32	2.79	4.67	1.54	2.70	0.88	1.65
39	4.16	7.11	2.38	4.14	1.42	2.52	2.96	4.97	1.66	2.90	0.95	1.78
40	4.43	7.57	2.56	4.44	1.55	2.76	3.15	5.29	1.78	3.12	1.03	1.95
41	4.73	8.05	2.76	4.79	1.71	3.03	3.37	5.62	1.92	3.37	1.14	2.15
42	5.04	8.56	2.99	5.16	1.88	3.33	3.60	5.97	2.07	3.63	1.24	2.36
43	5.38	9.08	3.23	5.57	2.07	3.68	3.84	6.35	2.24	3.91	1.38	2.62
44	5.75	9.64	3.50	6.02	2.30	4.07	4.10	6.73	2.43	4.23	1.53	2.89
45	6.16	10.22	3.82	6.51	2.55	4.50	4.39	7.14	2.64	4.58	1.70	3.19
46	6.59	10.85	4.16	7.03	2.85	4.98	4.71	7.57	2.88	4.95	1.90	3.52
47	7.07	11.50	4.55	7.60	3.18	5.50	5.04	8.03	3.14	5.34	2.12	3.89
48	7.60	12.19	4.97	8.21	3.56	6.06	5.41	8.51	3.44	5.77	2.37	4.29
49	8.16	12.92	5.45	8.85	3.99	6.67	5.82	9.02	3.77	6.24	2.66	4.73
50	8.79	13.69	5.98	9.56	4.47	7.32	6.27	9.57	4.13	6.72	2.99	5.19
51	9.46	14.53	6.58	10.30	5.03	8.02	6.75	10.15	4.54	7.25	3.34	5.69
52	10.21	15.41	7.25	11.09	5.64	8.77	7.29	10.77	4.99	7.81	3.76	6.21
53	11.05	16.36	7.99	11.93	6.34	9.55	7.87	11.44	5.50	8.40	4.22	6.76
54	11.95	17.40	8.81	12.83	7.12	10.38	8.52	12.15	6.07	9.03	4.74	7.35
55	12.97	18.50	9.74	13.79	8.00	11.25	9.24	12.92	6.69	9.71	5.32	7.97
56	14.08	19.71	10.76	14.79	8.97	12.14	10.04	13.77	7.40	10.41	5.97	8.61
57	15.32	21.03	11.89	15.87	10.04	13.08	10.93	14.69	8.17	11.16	6.69	9.27
58	16.70	22.46	13.16	17.00	11.25	14.05	11.91	15.69	9.03	11.96	7.49	9.96
59	18.24	24.03	14.56	18.19	12.59	15.04	13.01	16.79	9.99	12.81	8.38	10.67
60	19.96	25.77	16.12	19.46	14.05	16.07	14.23	18.00	11.06	13.70	9.36	11.38
61	21.88	27.69	17.85	20.80	15.68	17.10	15.60	19.35	12.25	14.64	10.43	12.12
62	24.03	29.82	19.77	22.24	17.47	18.15	17.14	20.84	13.56	15.66	11.64	12.86
63	26.92	33.41	22.14	24.91	19.57	20.33	19.19	23.34	15.18	17.53	13.03	14.40
64	30.15	37.42	24.80	27.89	21.92	22.77	21.50	26.14	17.01	19.63	14.59	16.13
65	33.77	41.90	27.78	31.24	24.55	25.50	24.08	29.28	19.05	21.99	16.34	18.07
66	37.82	46.94	31.11	34.99	27.49	28.56	26.97	32.79	21.33	24.63	18.30	20.23
67	42.36	52.57	34.85	39.19	30.80	31.99	30.20	36.72	23.90	27.59	20.50	22.66
68	47.41	58.88	38.99	43.84	34.44	35.81	33.81	41.11	26.93	30.84	23.11	25.36
69	53.08	65.89	43.64	49.04	38.55	39.99	37.91	46.04	30.66	34.59	26.34	28.36

**Income protection – 5-year benefit period**

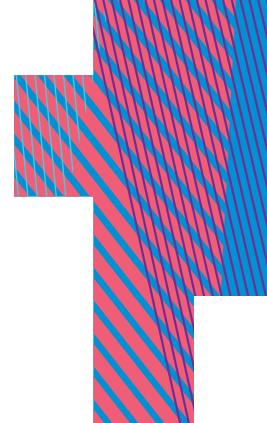
New annual insurance fee per \$100 monthly benefit from 1 April 2023

Current Age	General (\$)						Professional (\$)					
	Waiting period						Waiting period					
	30 day		60 day		90 day		30 day		60 day		90 day	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
15	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
16	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
17	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
18	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
19	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
20	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
21	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
22	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
23	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
24	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
25	3.68	5.54	2.25	3.29	1.48	2.08	2.43	3.65	1.48	2.23	0.96	1.46
26	3.75	5.73	2.27	3.46	1.47	2.24	2.47	3.77	1.49	2.34	0.95	1.57
27	3.85	5.97	2.30	3.63	1.48	2.37	2.54	3.92	1.51	2.46	0.95	1.66
28	3.99	6.27	2.36	3.81	1.49	2.48	2.63	4.13	1.55	2.57	0.96	1.74
29	4.16	6.61	2.44	4.00	1.52	2.58	2.74	4.36	1.60	2.70	0.98	1.81
30	4.36	7.03	2.54	4.21	1.56	2.69	2.87	4.63	1.67	2.85	1.01	1.89
31	4.59	7.49	2.66	4.44	1.62	2.80	3.03	4.94	1.74	3.01	1.06	1.96
32	4.85	8.01	2.80	4.71	1.70	2.92	3.20	5.28	1.84	3.18	1.10	2.05
33	5.15	8.57	2.96	4.99	1.78	3.06	3.40	5.64	1.94	3.38	1.16	2.14
34	5.48	9.19	3.14	5.32	1.89	3.23	3.61	6.06	2.06	3.59	1.22	2.27
35	5.84	9.85	3.35	5.68	2.02	3.43	3.85	6.49	2.19	3.84	1.31	2.41
36	6.24	10.57	3.59	6.09	2.16	3.67	4.11	6.96	2.35	4.11	1.40	2.57
37	6.67	11.34	3.85	6.55	2.33	3.97	4.40	7.47	2.52	4.42	1.51	2.79
38	7.14	12.16	4.15	7.06	2.52	4.31	4.71	8.01	2.71	4.77	1.64	3.02
39	7.65	13.03	4.47	7.63	2.75	4.72	5.04	8.59	2.92	5.15	1.78	3.30
40	8.21	13.96	4.83	8.26	3.02	5.19	5.41	9.19	3.17	5.58	1.96	3.64
41	8.81	14.93	5.24	8.96	3.33	5.73	5.81	9.83	3.44	6.06	2.15	4.02
42	9.46	15.97	5.71	9.72	3.68	6.35	6.25	10.52	3.73	6.57	2.38	4.45
43	10.18	17.07	6.22	10.56	4.09	7.06	6.71	11.25	4.07	7.15	2.66	4.95
44	10.96	18.23	6.80	11.48	4.57	7.85	7.23	12.01	4.45	7.78	2.96	5.50
45	11.81	19.45	7.46	12.48	5.12	8.72	7.79	12.82	4.87	8.46	3.31	6.12
46	12.73	20.76	8.19	13.58	5.74	9.71	8.40	13.67	5.36	9.21	3.72	6.80
47	13.75	22.16	9.01	14.76	6.46	10.77	9.06	14.59	5.90	10.01	4.18	7.55
48	14.86	23.62	9.93	16.04	7.27	11.94	9.80	15.56	6.50	10.89	4.72	8.38
49	16.09	25.20	10.96	17.42	8.21	13.22	10.61	16.60	7.17	11.84	5.32	9.26
50	17.44	26.89	12.13	18.90	9.26	14.60	11.50	17.71	7.92	12.85	6.00	10.23
51	18.94	28.70	13.43	20.50	10.47	16.08	12.49	18.91	8.78	13.94	6.78	11.27
52	20.58	30.65	14.90	22.21	11.83	17.66	13.58	20.18	9.73	15.11	7.66	12.39
53	22.41	32.75	16.53	24.03	13.37	19.35	14.78	21.56	10.80	16.36	8.66	13.56
54	24.43	35.03	18.36	26.00	15.09	21.13	16.11	23.07	12.00	17.70	9.78	14.81
55	26.69	37.51	20.41	28.08	17.03	23.01	17.60	24.70	13.34	19.13	11.04	16.13
56	29.20	40.21	22.70	30.31	19.21	24.98	19.25	26.48	14.83	20.66	12.45	17.51
57	32.00	43.17	25.27	32.68	21.64	27.04	21.10	28.43	16.50	22.27	14.02	18.96
58	35.13	46.43	28.13	35.22	24.35	29.18	23.17	30.58	18.37	24.00	15.78	20.46
59	38.64	50.02	32.21	38.93	28.74	32.96	25.48	32.95	21.03	26.55	18.62	23.10
60	44.03	55.77	38.72	45.00	35.86	39.19	29.03	36.74	25.26	30.71	23.23	27.48
61	42.01	52.04	36.85	41.23	34.08	35.41	27.70	34.28	24.04	28.14	22.08	24.82
62	37.89	46.12	32.99	35.66	30.35	30.01	24.98	30.38	21.52	24.31	19.67	21.05

**Income protection – to age 65 benefit period**

New annual insurance fee per \$100 monthly benefit from 1 April 2023

Current Age	General (\$)						Professional (\$)					
	Waiting period						Waiting period					
	30 day		60 day		90 day		30 day		60 day		90 day	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
15	9.12	14.14	6.40	9.98	4.95	7.74	5.62	10.10	3.83	7.15	2.86	5.56
16	9.12	14.14	6.40	9.98	4.95	7.74	5.62	10.10	3.83	7.15	2.86	5.56
17	9.12	14.14	6.40	9.98	4.95	7.74	5.62	10.10	3.83	7.15	2.86	5.56
18	9.12	14.14	6.40	9.98	4.95	7.74	5.62	10.10	3.83	7.15	2.86	5.56
19	9.10	14.12	6.39	9.97	4.94	7.73	5.61	10.09	3.82	7.14	2.85	5.55
20	9.09	14.11	6.38	9.96	4.93	7.72	5.61	10.08	3.82	7.13	2.85	5.54
21	9.08	14.08	6.37	9.94	4.92	7.71	5.60	10.06	3.81	7.12	2.84	5.54
22	9.06	14.06	6.36	9.93	4.91	7.70	5.59	10.04	3.80	7.11	2.84	5.53
23	9.04	14.03	6.35	9.91	4.90	7.68	5.58	10.02	3.79	7.09	2.83	5.52
24	9.03	14.01	6.34	9.89	4.88	7.67	5.57	10.01	3.79	7.08	2.83	5.51
25	9.01	13.98	6.32	9.86	4.87	7.65	5.56	9.99	3.78	7.07	2.82	5.49
26	8.97	13.92	6.30	9.82	4.85	7.62	5.53	9.94	3.76	7.03	2.81	5.46
27	9.29	14.50	6.46	10.48	4.93	8.31	5.73	10.36	3.86	7.50	2.85	5.97
28	9.71	15.22	6.68	11.11	5.04	8.89	5.99	10.88	3.99	7.95	2.91	6.38
29	10.21	16.10	6.95	11.74	5.20	9.39	6.30	11.50	4.16	8.41	3.01	6.74
30	10.79	17.11	7.27	12.38	5.38	9.82	6.66	12.23	4.35	8.86	3.11	7.05
31	11.45	18.26	7.65	13.04	5.60	10.23	7.06	13.05	4.58	9.34	3.24	7.34
32	12.19	19.53	8.07	13.75	5.86	10.63	7.51	13.96	4.83	9.84	3.39	7.63
33	13.00	20.92	8.56	14.52	6.16	11.07	8.02	14.95	5.12	10.39	3.56	7.94
34	13.88	22.43	9.08	15.36	6.50	11.56	8.57	16.03	5.43	11.00	3.76	8.29
35	14.84	24.03	9.67	16.30	6.89	12.13	9.16	17.18	5.79	11.67	3.98	8.70
36	15.87	25.73	10.32	17.33	7.33	12.81	9.79	18.39	6.18	12.41	4.24	9.19
37	16.97	27.52	11.04	18.48	7.84	13.62	10.47	19.67	6.60	13.23	4.53	9.77
38	18.14	29.38	11.83	19.76	8.42	14.57	11.19	20.99	7.08	14.15	4.86	10.46
39	19.38	31.32	12.69	21.15	9.08	15.69	11.95	22.38	7.60	15.15	5.24	11.26
40	20.70	33.31	13.64	22.69	9.83	16.96	12.77	23.80	8.17	16.25	5.69	12.17
41	22.09	35.35	14.69	24.36	10.69	18.44	13.63	25.26	8.79	17.44	6.18	13.23
42	23.57	37.43	15.83	26.15	11.67	20.09	14.54	26.74	9.47	18.73	6.74	14.41
43	25.12	39.54	17.09	28.08	12.77	21.92	15.50	28.24	10.21	20.11	7.37	15.73
44	26.75	41.66	18.47	30.14	14.01	23.93	16.50	29.77	11.04	21.59	8.09	17.18
45	28.46	43.79	19.97	32.29	15.40	26.11	17.56	31.29	11.93	23.13	8.90	18.74
46	30.27	45.92	21.62	34.55	16.95	28.42	18.67	32.81	12.90	24.74	9.80	20.39
47	32.16	48.03	23.39	36.87	18.67	30.87	19.83	34.32	13.96	26.41	10.79	22.14
48	34.12	50.11	25.31	39.25	20.57	33.39	21.05	35.81	15.10	28.11	11.89	23.96
49	36.17	52.14	27.37	41.63	22.63	35.98	22.30	37.25	16.31	29.81	13.08	25.82
50	38.28	54.10	29.56	43.99	24.87	38.56	23.61	38.66	17.60	31.51	14.37	27.67
51	40.44	55.96	31.86	46.29	27.25	41.09	24.94	39.98	18.97	33.16	15.75	29.49
52	42.63	57.70	34.27	48.48	29.76	43.51	26.30	41.23	20.38	34.72	17.20	31.22
53	44.83	59.29	36.74	50.48	32.37	45.74	27.65	42.36	21.84	36.17	18.71	32.82
54	46.99	60.67	39.21	52.24	35.03	47.71	28.99	43.35	23.30	37.42	20.23	34.23
55	49.07	61.80	41.65	53.68	37.65	49.31	30.27	44.15	24.74	38.45	21.75	35.38
56	50.98	62.60	43.95	54.70	40.16	50.45	31.44	44.73	26.09	39.18	23.21	36.20
57	52.63	63.02	46.01	55.22	42.44	51.02	32.46	45.03	27.30	39.55	24.53	36.61
58	53.92	62.92	47.69	55.10	44.33	50.89	33.25	44.95	28.30	39.48	25.62	36.52
59	54.67	62.19	48.79	54.24	45.64	49.95	33.72	44.44	28.94	38.86	26.38	35.85
60	44.03	55.77	38.72	45.00	35.86	39.19	29.03	36.74	25.26	30.71	23.23	27.48
61	42.01	52.04	36.85	41.23	34.08	35.41	27.70	34.28	24.04	28.14	22.08	24.82
62	37.89	46.12	32.99	35.66	30.35	30.01	24.98	30.38	21.52	24.31	19.67	21.05



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### Disclaimers (these apply to apply to all the insurance fee tables on pages 11-19)

1. Insurance fees shown are based on binary gender (male/female) pricing. If we are not advised of your gender your insurance fees will be based on the female gender, this will be updated once we are advised of your gender by either yourself or your employer. If you do not identify as male or female, please contact us and we will notify you of the insurance fees that will be applicable to you.
2. Insurance fees include an amount that contributes to CareSuper's costs of providing insurance.
3. Figures are rounded to two decimal places for disclosure only and actual insurance fees may differ due to the effects of rounding.
4. TPD cover ceases at age 70 and death cover (including terminal illness) ceases at age 75, unless cover ceases for some other reason.
5. If you are under age 15, you can elect to receive standard cover when you turn age 15, subject to satisfying the commencement of cover conditions and other terms and conditions, which can be found in the **Insurance Guide**. Limited cover may apply depending on when you make the election.



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