

Unit cost and weekly premiums for Employer-sponsored members

Age	Death One Unit	Death Default Sum Insured	Death Weekly Premium	TPD One Unit	TPD Default Sum Insured	TPD Weekly Premium	Total Weekly Default Premium*
15	\$24,920	\$49,840	\$0.71	\$31,957	\$63,914	\$0.12	\$0.83
16	\$24,920	\$49,840	\$0.71	\$31,957	\$63,914	\$0.12	\$0.83
17	\$32,953	\$65,906	\$0.94	\$57,783	\$115,566	\$0.21	\$1.15
18	\$40,476	\$80,952	\$1.15	\$65,994	\$131,988	\$0.24	\$1.39
19	\$46,181	\$92,362	\$1.31	\$73,317	\$146,634	\$0.27	\$1.58
20	\$56,847	\$113,694	\$1.58	\$83,355	\$166,710	\$0.45	\$2.03
21	\$68,497	\$136,994	\$1.90	\$94,420	\$188,840	\$0.51	\$2.41
22	\$81,511	\$163,022	\$2.26	\$110,518	\$221,036	\$0.60	\$2.86
23	\$95,739	\$191,478	\$2.66	\$129,092	\$258,184	\$0.70	\$3.35
24	\$111,032	\$222,064	\$3.08	\$149,975	\$299,950	\$0.81	\$3.89
25	\$63,189	\$252,756	\$2.68	\$85,944	\$343,776	\$1.16	\$3.84
26	\$70,784	\$283,136	\$3.01	\$97,330	\$389,320	\$1.31	\$4.32
27	\$78,171	\$312,684	\$3.32	\$108,146	\$432,584	\$1.46	\$4.78
28	\$84,897	\$339,588	\$3.60	\$117,351	\$469,404	\$1.58	\$5.18
29	\$90,983	\$363,932	\$3.86	\$121,999	\$487,996	\$1.64	\$5.51
30	\$96,336	\$385,344	\$3.99	\$124,591	\$498,364	\$2.64	\$6.63
31	\$100,928	\$403,712	\$4.18	\$125,135	\$500,540	\$2.65	\$6.83
32	\$104,649	\$418,596	\$4.34	\$123,610	\$494,440	\$2.61	\$6.95
33	\$107,620	\$430,480	\$4.46	\$120,291	\$481,164	\$2.54	\$7.01
34	\$110,249	\$440,996	\$4.57	\$115,756	\$463,024	\$2.45	\$7.02
35	\$112,486	\$449,944	\$5.95	\$110,047	\$440,188	\$4.33	\$10.28
36	\$114,368	\$457,472	\$6.05	\$103,982	\$415,928	\$4.09	\$10.14
37	\$115,033	\$460,132	\$6.09	\$98,062	\$392,248	\$3.85	\$9.94
38	\$114,575	\$458,300	\$6.06	\$94,221	\$376,884	\$3.70	\$9.77
39	\$113,095	\$452,380	\$5.99	\$91,475	\$365,900	\$3.60	\$9.58
40	\$110,593	\$442,372	\$6.02	\$87,132	\$348,528	\$4.95	\$10.98
41	\$107,123	\$428,492	\$5.83	\$84,740	\$338,960	\$4.82	\$10.65
42	\$102,758	\$411,032	\$5.60	\$82,555	\$330,220	\$4.69	\$10.29
43	\$97,368	\$389,472	\$5.30	\$80,470	\$321,880	\$4.57	\$9.88

Age	Death	Death	Death	TPD	TPD	TPD	Total Weekly Default Premium*
	One Unit	Default Sum Insured	Weekly Premium	One Unit	Default Sum Insured	Weekly Premium	
44	\$91,104	\$364,416	\$4.96	\$78,607	\$314,428	\$4.47	\$9.43
45	\$83,951	\$335,804	\$6.32	\$76,931	\$307,724	\$8.13	\$14.45
46	\$76,820	\$307,280	\$5.78	\$75,269	\$301,076	\$7.96	\$13.73
47	\$69,892	\$279,568	\$5.26	\$73,137	\$292,548	\$7.73	\$12.99
48	\$63,275	\$253,100	\$4.76	\$70,670	\$282,680	\$7.47	\$12.23
49	\$56,961	\$227,844	\$4.29	\$67,888	\$271,552	\$7.18	\$11.46
50	\$51,030	\$204,120	\$5.88	\$64,869	\$259,476	\$9.18	\$15.06
51	\$45,488	\$181,952	\$5.24	\$61,735	\$246,940	\$8.74	\$13.98
52	\$40,271	\$161,084	\$4.64	\$58,328	\$233,312	\$8.26	\$12.90
53	\$35,349	\$141,396	\$4.07	\$54,669	\$218,676	\$7.74	\$11.81
54	\$30,726	\$122,904	\$3.54	\$49,263	\$197,052	\$6.97	\$10.51
55	\$26,328	\$105,312	\$3.79	\$46,632	\$186,528	\$8.25	\$12.04
56	\$21,941	\$87,764	\$3.16	\$42,639	\$170,556	\$7.54	\$10.70
57	\$17,994	\$71,976	\$2.59	\$38,849	\$155,396	\$6.87	\$9.46
58	\$14,482	\$57,928	\$2.09	\$35,154	\$140,616	\$6.22	\$8.30
59	\$11,397	\$45,588	\$1.64	\$31,769	\$127,076	\$5.62	\$7.26
60	\$8,715	\$34,860	\$2.51	\$28,443	\$113,772	\$10.06	\$12.57
61	\$6,483	\$25,932	\$1.87	\$25,373	\$101,492	\$8.98	\$10.84
62	\$4,691	\$18,764	\$1.35	\$22,635	\$90,540	\$8.01	\$9.36
63	\$3,350	\$13,400	\$0.96	\$20,193	\$80,772	\$7.14	\$8.11
64	\$2,460	\$9,840	\$0.71	\$18,013	\$72,052	\$6.37	\$7.08
65	\$2,040	\$8,160	\$1.18	\$16,070	\$64,280	\$11.37	\$12.55
66	\$1,039	\$4,156	\$0.60	\$12,404	\$49,616	\$8.78	\$9.38
67	\$625	\$2,500	\$0.36	\$10,095	\$40,380	\$7.14	\$7.50
68	\$625	\$2,500	\$0.36	\$7,866	\$31,464	\$5.57	\$5.93
69	\$625	\$2,500	\$0.36	\$6,311	\$25,244	\$4.47	\$4.83
70	\$625	\$2,500	\$0.66	N/A	N/A	N/A	\$0.66
71	\$625	\$2,500	\$0.66	N/A	N/A	N/A	\$0.66
72	\$625	\$2,500	\$0.66	N/A	N/A	N/A	\$0.66
73	\$625	\$2,500	\$0.66	N/A	N/A	N/A	\$0.66
74	\$625	\$2,500	\$0.66	N/A	N/A	N/A	\$0.66
75	\$625	\$2,500	\$1.32	N/A	N/A	N/A	\$1.32
76	\$625	\$2,500	\$1.32	N/A	N/A	N/A	\$1.32
77	\$625	\$2,500	\$1.32	N/A	N/A	N/A	\$1.32
78	\$625	\$2,500	\$1.32	N/A	N/A	N/A	\$1.32

Age	Death	Death	Death	TPD	TPD	TPD	Total Weekly Default Premium*
	One Unit	Default Sum Insured	Weekly Premium	One Unit	Default Sum Insured	Weekly Premium	
79	\$625	\$2,500	\$1.32	N/A	N/A	N/A	\$1.32

*** Premiums are calculated based on a 52-week year and are subject to rounding. Actual premiums may vary slightly as a result.**

- For new members since 1/4/2020 under 25 years of age, and for members with less than \$6,000 in their superannuation account you can only receive default Death & TPD cover if you make an early election, including answering a series of questions to the satisfaction of the Insurer. Timeframes apply.
- TPD cover ceases at midnight on the day before an insured member's 70th birthday.
- Death cover ceases at midnight on the day before an insured member's 80th birthday.
- Members under 25 years of age receive 2 units of Death and TPD cover and 25 years and over receive 4 units of death and TPD cover.
- Members seeking to be underwritten for additional cover must ensure the number of TPD units held does not exceed the number of death units held.
- Eligibility criteria apply refer to the Employer Sponsored Super & Personal Super Additional Information PDS for full details.
- Members who received cover prior to 1 April 2023 may hold units of cover that differ to those disclosed above.

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