

Amount of basic age-based Death and TPD cover

Your basic Death and TPD cover is age based. Your cover amount and the cost of it will change as you get older.

Basic cover for members in Category 1

Age	Death (\$)	TPD (\$)
15-24	0	0
25	116,000	192,000
26	132,000	208,000
27	147,000	224,000
28	161,000	232,000
29	175,000	244,000
30	178,000	244,000
31	182,000	240,000
32	183,000	236,000
33	183,000	228,000
34	183,000	224,000
35	180,000	212,000
36	178,000	204,000
37	174,000	196,000
38	171,000	188,000
39	166,000	180,000
40	160,000	172,000
41	154,000	160,000
42	146,000	148,000
43	140,000	136,000
44	131,000	128,000
45	124,000	116,000
46	115,000	108,000
47	107,000	92,000
48	98,000	84,000
49	90,000	76,000
50	80,000	68,000
51	72,000	60,000
52	63,000	52,000
53	54,000	44,000
54	46,000	40,000
55	37,000	36,000
56	30,000	28,000
57	22,000	24,000
58	15,000	24,000
59	9,000	24,000
60	9,000	20,000
61	9,000	20,000
62	9,000	20,000
63	9,000	20,000
64	9,000	20,000
65	9,000	0
66	9,000	0
67	9,000	0
68	9,000	0
69	9,000	0

Basic cover for members in Category 2

Age	Death (\$)	TPD (\$)
15-24	0	0
25	232,000	288,000
26	264,000	312,000
27	294,000	336,000
28	322,000	348,000
29	350,000	366,000
30	356,000	366,000
31	364,000	360,000
32	366,000	354,000
33	366,000	342,000
34	366,000	336,000
35	360,000	318,000
36	356,000	306,000
37	348,000	294,000
38	342,000	282,000
39	332,000	270,000
40	320,000	258,000
41	308,000	240,000
42	292,000	222,000
43	280,000	204,000
44	262,000	192,000
45	248,000	174,000
46	230,000	162,000
47	214,000	138,000
48	196,000	126,000
49	180,000	114,000
50	160,000	102,000
51	144,000	90,000
52	126,000	78,000
53	108,000	66,000
54	92,000	60,000
55	74,000	54,000
56	60,000	42,000
57	44,000	36,000
58	30,000	36,000
59	18,000	36,000
60	18,000	30,000
61	18,000	30,000
62	18,000	30,000
63	18,000	30,000
64	18,000	30,000
65	18,000	0
66	18,000	0
67	18,000	0
68	18,000	0
69	18,000	0

Calculating the weekly cost of Death and TPD cover

1. Divide the amount of cover you have, or wish to apply for, by \$10,000.
2. Then multiply by the weekly cost for \$10,000 of Death or TPD cover for your age, gender and applied work rating.



Example (Blue Collar work rating):

Sally is 31, female, and has a Blue Collar work rating.

She has \$182,000 of Death cover and \$240,000 of TPD cover.

To work out the weekly cost of her Death cover:

$$\frac{182,000}{10,000} \times 0.077 = 1.40$$

The cost of Sally's Death cover is \$1.40 a week.

To work out the weekly cost of her TPD cover:

$$\frac{240,000}{10,000} \times 0.078 = 1.87$$

The cost of Sally's TPD cover is \$1.87 a week.

