

The cost of cover from 30 May 2026

How to work out the new cost of cover

If you have insurance, to calculate the new weekly cost you'll need to have your current cover details handy. You can find your details using the AustralianSuper app, or log into your account and go to *Insurance*, then *Manage insurance*.

To calculate insurance costs from 30 May 2026, use our insurance calculator at australiansuper.com/InsuranceCalculator

Or you can calculate weekly costs using the rates and examples provided on the following pages.

If you don't have cover, you can use the insurance calculator to estimate how much (if any) cover is right for you and what it'll cost.

Death and Total & Permanent Disablement (TPD) cover

How much you'll pay for Death and TPD cover depends on your age, individual work rating and cover amounts.

Use the costs on the next page to calculate the total cost of your cover.

Calculating the weekly cost of cover

1. Divide the amount of Death or TPD cover you have, or wish to apply for, by \$10,000.
2. Then multiply by the cost of cover based on your age and individual work rating (from the table).

Example:

Sally is 38 and has a Blue Collar work rating. She has \$800,000 of Death cover and \$250,000 of TPD cover. Here's how to work out the new weekly cost of Sally's cover:

$$\frac{\$800,000}{\$10,000} \times 0.160 = 12.800$$

The cost of her Death cover is \$12.80 a week.

$$\frac{\$250,000}{\$10,000} \times 0.382 = 9.550$$

The cost of her TPD cover is \$9.55 a week.

New weekly cost (in dollars) for \$10,000 of Death and TPD cover from 30 May 2026

Age	Blue Collar work rating		White Collar work rating		Professional work rating	
	Death	TPD	Death	TPD	Death	TPD
15	0.083	0.133	0.046	0.074	0.034	0.054
16	0.083	0.133	0.046	0.074	0.034	0.054
17	0.083	0.133	0.046	0.074	0.034	0.054
18	0.083	0.133	0.046	0.074	0.034	0.054
19	0.085	0.133	0.047	0.074	0.034	0.054
20	0.085	0.133	0.047	0.074	0.034	0.054
21	0.085	0.137	0.047	0.076	0.034	0.055
22	0.086	0.137	0.048	0.076	0.035	0.055
23	0.088	0.137	0.049	0.076	0.036	0.055
24	0.089	0.137	0.049	0.076	0.036	0.055
25	0.091	0.123	0.051	0.068	0.037	0.050
26	0.094	0.132	0.052	0.073	0.038	0.053
27	0.097	0.137	0.054	0.076	0.039	0.055
28	0.101	0.146	0.056	0.081	0.041	0.059
29	0.103	0.162	0.057	0.090	0.042	0.065
30	0.106	0.176	0.059	0.097	0.043	0.071
31	0.110	0.195	0.061	0.108	0.044	0.078
32	0.118	0.217	0.065	0.120	0.048	0.087
33	0.122	0.238	0.068	0.131	0.049	0.096
34	0.127	0.260	0.070	0.143	0.051	0.104
35	0.134	0.288	0.074	0.159	0.054	0.116
36	0.142	0.322	0.079	0.178	0.057	0.129
37	0.149	0.350	0.082	0.193	0.060	0.140
38	0.160	0.382	0.088	0.211	0.064	0.153
39	0.167	0.420	0.092	0.231	0.067	0.168
40	0.180	0.456	0.099	0.251	0.072	0.183
41	0.193	0.498	0.107	0.274	0.078	0.200
42	0.206	0.545	0.114	0.300	0.083	0.218
43	0.221	0.595	0.122	0.328	0.089	0.238
44	0.240	0.647	0.132	0.356	0.096	0.259
45	0.258	0.704	0.142	0.388	0.104	0.282
46	0.281	0.766	0.155	0.422	0.113	0.307
47	0.305	0.836	0.168	0.460	0.122	0.335
48	0.331	0.903	0.183	0.497	0.133	0.362
49	0.362	0.977	0.200	0.538	0.145	0.391
50	0.397	1.072	0.219	0.590	0.159	0.429
51	0.437	1.173	0.241	0.646	0.175	0.470
52	0.480	1.288	0.264	0.709	0.192	0.516
53	0.529	1.424	0.291	0.784	0.212	0.570
54	0.587	1.599	0.323	0.880	0.235	0.640
55	0.649	1.761	0.357	0.969	0.260	0.705
56	0.722	1.952	0.398	1.074	0.289	0.781
57	0.806	2.233	0.444	1.229	0.323	0.894
58	0.902	2.545	0.497	1.400	0.361	1.018
59	1.013	2.939	0.558	1.617	0.406	1.176
60	1.138	3.090	0.626	1.700	0.456	1.236
61	1.283	3.738	0.706	2.056	0.514	1.496
62	1.448	4.434	0.797	2.439	0.580	1.774
63	1.583	5.086	0.871	2.798	0.634	2.035
64	1.645	5.835	0.905	3.210	0.658	2.334
65	1.709	n/a	0.940	n/a	0.684	n/a
66	1.772	n/a	0.975	n/a	0.709	n/a
67	1.836	n/a	1.010	n/a	0.735	n/a
68	1.901	n/a	1.046	n/a	0.761	n/a
69	1.964	n/a	1.081	n/a	0.786	n/a

Total weekly costs are quoted gross of tax. Costs are rounded.

Income Protection

How much you'll pay for Income Protection depends on your age, individual work rating, benefit payment period, waiting period and cover amount.

Calculating the weekly cost of cover

1. Divide the amount of Income Protection you have, or wish to apply for, by \$100.
2. Then multiply by the cost of cover based on your age, individual work rating, benefit payment period and waiting period (from the tables).

Example:

Sam is 30. He has \$3,500 a month of Income Protection with a benefit payment period up to two years, a 60-day waiting period and a Blue Collar work rating. Here's how to work out the new weekly cost of Sam's cover:

$$\frac{\$3,500}{\$100} \times 0.050 = 1.750$$

The cost of his cover is \$1.75 a week.

New weekly cost (in dollars) for \$100 a month of Income Protection from 30 May 2026

Age	Blue Collar work rating					
	Benefit payment period					
	Up to 2 years		Up to 5 years		Up to age 65	
	Waiting period (days)					
	30	60	30	60	30	60
15	0.106	0.015	0.196	0.135	0.799	0.584
16	0.106	0.015	0.196	0.135	0.799	0.584
17	0.106	0.015	0.196	0.135	0.799	0.584
18	0.106	0.015	0.195	0.135	0.799	0.584
19	0.106	0.015	0.195	0.135	0.799	0.584
20	0.106	0.015	0.195	0.135	0.799	0.584
21	0.106	0.018	0.197	0.136	0.822	0.598
22	0.106	0.021	0.202	0.140	0.844	0.613
23	0.109	0.023	0.206	0.142	0.866	0.631
24	0.113	0.028	0.210	0.144	0.888	0.645
25	0.117	0.029	0.216	0.148	0.916	0.667
26	0.123	0.033	0.217	0.149	0.934	0.679
27	0.127	0.036	0.221	0.152	0.955	0.690
28	0.134	0.040	0.226	0.154	0.979	0.702
29	0.138	0.043	0.230	0.157	1.007	0.717
30	0.145	0.050	0.235	0.160	1.040	0.736
31	0.149	0.054	0.245	0.165	1.079	0.759
32	0.152	0.059	0.253	0.170	1.126	0.785
33	0.161	0.066	0.264	0.177	1.177	0.817
34	0.168	0.072	0.277	0.185	1.237	0.859
35	0.173	0.077	0.291	0.194	1.303	0.902
36	0.182	0.083	0.306	0.205	1.372	0.950
37	0.192	0.090	0.325	0.218	1.445	1.006
38	0.200	0.097	0.344	0.232	1.525	1.064
39	0.214	0.102	0.365	0.249	1.606	1.129
40	0.226	0.110	0.389	0.268	1.692	1.199
41	0.243	0.117	0.414	0.289	1.780	1.274
42	0.258	0.127	0.445	0.313	1.873	1.355

Age	Blue Collar work rating					
	Benefit payment period					
	Up to 2 years		Up to 5 years		Up to age 65	
	Waiting period (days)					
	30	60	30	60	30	60
43	0.276	0.135	0.475	0.340	1.970	1.442
44	0.288	0.145	0.510	0.370	2.068	1.532
45	0.305	0.156	0.548	0.403	2.170	1.626
46	0.323	0.168	0.590	0.440	2.274	1.724
47	0.341	0.179	0.637	0.481	2.377	1.825
48	0.366	0.190	0.687	0.526	2.476	1.925
49	0.392	0.204	0.742	0.574	2.579	2.025
50	0.424	0.219	0.802	0.630	2.674	2.118
51	0.458	0.235	0.869	0.689	2.763	2.207
52	0.497	0.250	0.941	0.752	2.841	2.288
53	0.537	0.268	1.019	0.822	2.908	2.353
54	0.587	0.286	1.105	0.896	2.959	2.405
55	0.629	0.306	1.199	0.977	2.991	2.435
56	0.678	0.326	1.303	1.064	2.995	2.440
57	0.729	0.348	1.414	1.159	2.969	2.415
58	0.784	0.371	1.541	1.261	2.913	2.361
59	0.843	0.395	1.679	1.372	2.810	2.266
60	0.909	0.421	1.753	1.401	2.654	2.121
61	0.981	0.450	1.604	1.268	2.429	1.917
62	1.057	0.479	1.402	1.088	2.121	1.646
63	1.140	0.509	0.835	0.445	0.766	0.408
64	1.230	0.544	0.712	0.265	0.653	0.243
65	1.328	0.580	n/a	n/a	n/a	n/a
66	1.435	0.614	n/a	n/a	n/a	n/a
67	1.551	0.654	n/a	n/a	n/a	n/a
68	1.564	0.661	n/a	n/a	n/a	n/a
69	1.017	0.429	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded.

New weekly cost (in dollars) for \$100 a month of Income Protection from 30 May 2026

Age	White Collar work rating						Age	Professional work rating					
	Benefit payment period							Benefit payment period					
	Up to 2 years		Up to 5 years		Up to age 65			Up to 2 years		Up to 5 years		Up to age 65	
	Waiting period (days)							Waiting period (days)					
	30	60	30	60	30	60		30	60	30	60	30	60
15	0.069	0.010	0.128	0.088	0.520	0.380	15	0.053	0.008	0.098	0.068	0.400	0.292
16	0.069	0.010	0.128	0.088	0.520	0.380	16	0.053	0.008	0.098	0.068	0.400	0.292
17	0.069	0.010	0.128	0.088	0.520	0.380	17	0.053	0.008	0.098	0.068	0.400	0.292
18	0.069	0.010	0.127	0.088	0.520	0.380	18	0.053	0.008	0.098	0.068	0.400	0.292
19	0.069	0.010	0.127	0.088	0.520	0.380	19	0.053	0.008	0.098	0.068	0.400	0.292
20	0.069	0.010	0.127	0.088	0.520	0.380	20	0.053	0.008	0.098	0.068	0.400	0.292
21	0.069	0.012	0.129	0.089	0.535	0.389	21	0.053	0.009	0.099	0.068	0.411	0.299
22	0.069	0.014	0.132	0.091	0.549	0.399	22	0.053	0.011	0.101	0.070	0.422	0.307
23	0.071	0.015	0.134	0.093	0.563	0.411	23	0.055	0.012	0.103	0.071	0.433	0.316
24	0.074	0.019	0.137	0.094	0.578	0.420	24	0.057	0.014	0.105	0.072	0.444	0.323
25	0.077	0.019	0.141	0.097	0.596	0.434	25	0.059	0.015	0.108	0.074	0.458	0.334
26	0.080	0.022	0.142	0.097	0.608	0.442	26	0.062	0.017	0.109	0.075	0.467	0.340
27	0.083	0.024	0.144	0.099	0.621	0.449	27	0.064	0.018	0.111	0.076	0.478	0.345
28	0.088	0.026	0.147	0.101	0.637	0.457	28	0.067	0.020	0.113	0.077	0.490	0.351
29	0.090	0.028	0.150	0.103	0.655	0.467	29	0.069	0.022	0.115	0.079	0.504	0.359
30	0.095	0.033	0.153	0.104	0.676	0.479	30	0.073	0.025	0.118	0.080	0.520	0.368
31	0.097	0.036	0.160	0.108	0.702	0.494	31	0.075	0.027	0.123	0.083	0.540	0.380
32	0.099	0.039	0.165	0.111	0.732	0.511	32	0.076	0.030	0.127	0.085	0.563	0.393
33	0.105	0.043	0.172	0.116	0.766	0.532	33	0.081	0.033	0.132	0.089	0.589	0.409
34	0.110	0.047	0.181	0.121	0.805	0.559	34	0.084	0.036	0.139	0.093	0.619	0.430
35	0.113	0.051	0.190	0.127	0.847	0.587	35	0.087	0.039	0.146	0.097	0.652	0.451
36	0.119	0.054	0.199	0.134	0.892	0.618	36	0.091	0.042	0.153	0.103	0.686	0.475
37	0.125	0.059	0.212	0.142	0.940	0.654	37	0.096	0.045	0.163	0.109	0.723	0.503
38	0.130	0.064	0.224	0.151	0.992	0.692	38	0.100	0.049	0.172	0.116	0.763	0.532
39	0.140	0.067	0.238	0.162	1.044	0.734	39	0.107	0.051	0.183	0.125	0.803	0.565
40	0.147	0.072	0.253	0.175	1.100	0.780	40	0.113	0.055	0.195	0.134	0.846	0.600
41	0.158	0.077	0.270	0.188	1.157	0.829	41	0.122	0.059	0.207	0.145	0.890	0.637
42	0.168	0.083	0.290	0.204	1.218	0.881	42	0.129	0.064	0.223	0.157	0.937	0.678
43	0.180	0.088	0.309	0.221	1.281	0.938	43	0.138	0.068	0.238	0.170	0.985	0.721
44	0.188	0.095	0.332	0.241	1.345	0.996	44	0.144	0.073	0.255	0.185	1.034	0.766
45	0.199	0.102	0.357	0.262	1.411	1.057	45	0.153	0.078	0.274	0.202	1.085	0.813
46	0.210	0.110	0.384	0.286	1.479	1.121	46	0.162	0.084	0.295	0.220	1.137	0.862
47	0.222	0.117	0.415	0.313	1.546	1.187	47	0.171	0.090	0.319	0.241	1.189	0.913
48	0.238	0.124	0.447	0.342	1.610	1.252	48	0.183	0.095	0.344	0.263	1.238	0.963
49	0.255	0.133	0.483	0.374	1.677	1.317	49	0.196	0.102	0.371	0.287	1.290	1.013
50	0.276	0.143	0.522	0.410	1.739	1.377	50	0.212	0.110	0.401	0.315	1.337	1.059
51	0.298	0.153	0.565	0.448	1.796	1.435	51	0.229	0.118	0.435	0.345	1.382	1.104
52	0.324	0.163	0.612	0.489	1.847	1.488	52	0.249	0.125	0.471	0.376	1.421	1.144
53	0.350	0.175	0.663	0.535	1.891	1.530	53	0.269	0.134	0.510	0.411	1.454	1.177
54	0.382	0.186	0.719	0.583	1.924	1.564	54	0.294	0.143	0.553	0.448	1.480	1.203
55	0.409	0.199	0.780	0.636	1.945	1.583	55	0.315	0.153	0.600	0.489	1.496	1.218
56	0.441	0.212	0.847	0.692	1.947	1.586	56	0.339	0.163	0.652	0.532	1.498	1.220
57	0.474	0.227	0.920	0.754	1.930	1.570	57	0.365	0.174	0.707	0.580	1.485	1.208
58	0.510	0.242	1.002	0.820	1.894	1.535	58	0.392	0.186	0.771	0.631	1.457	1.181
59	0.548	0.257	1.092	0.892	1.827	1.473	59	0.422	0.198	0.840	0.686	1.405	1.133
60	0.591	0.274	1.140	0.911	1.726	1.379	60	0.455	0.211	0.877	0.701	1.327	1.061
61	0.638	0.293	1.043	0.825	1.579	1.247	61	0.491	0.225	0.802	0.634	1.215	0.959
62	0.688	0.312	0.912	0.708	1.379	1.070	62	0.529	0.240	0.701	0.544	1.061	0.823
63	0.741	0.331	0.543	0.290	0.498	0.266	63	0.570	0.255	0.418	0.223	0.383	0.204
64	0.800	0.354	0.463	0.173	0.425	0.158	64	0.615	0.272	0.356	0.133	0.327	0.122
65	0.864	0.377	n/a	n/a	n/a	n/a	65	0.664	0.290	n/a	n/a	n/a	n/a
66	0.933	0.400	n/a	n/a	n/a	n/a	66	0.718	0.307	n/a	n/a	n/a	n/a
67	1.009	0.426	n/a	n/a	n/a	n/a	67	0.776	0.327	n/a	n/a	n/a	n/a
68	1.017	0.430	n/a	n/a	n/a	n/a	68	0.782	0.331	n/a	n/a	n/a	n/a
69	0.662	0.279	n/a	n/a	n/a	n/a	69	0.509	0.215	n/a	n/a	n/a	n/a

Total weekly costs are quoted gross of tax. Costs are rounded.

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