



Death & TPD Cover Calculator Table

The Death & TPD Cover Calculator Table can give you an estimate of the cover you need based on your lifestyle expenses. Complete the spaces below to find out how much Death & TPD cover you need.

Financial assets/commitments		Your estimates
Income replacement costs		
Current living expenses (p.a.)		\$
Years needed		
Total required	(A)	\$
Debts you would repay		
Total required	(B)	\$
Children's education costs		
School/university fees		\$
How many children		
How many years		
Total required	(C)	\$
Miscellaneous costs		
Funeral expenses		\$
Emergency funds		\$
Medical expenses		\$
Other		\$
Total required	(D)	\$
Total lump sum required		
(A + B + C + D)	(E)	\$
Savings to offset costs		
Your current super balance	(F)	\$
Your current savings	(G)	\$
Total cover required		
(A + B + C + D + E) - (F + G)		\$

Please note: This table is intended to provide an estimation of how much Death & TPD cover you may need based on a set of assumptions you input into the table. They may not model your real-life situation, and cannot take into account unpredictable variables such as changes in your personal situation or circumstances. You should obtain licensed financial advice before making any decisions. Although Vision Super endeavours to ensure that the calculations are accurate, we cannot guarantee its accuracy or accept liability for errors or omissions. Please call our Member Services team on (03) 9911 3222 (or 1300 300 820 for regional callers) if you require more information.