

# Insurance rates - Super Saver

**Table 1: Age based cover**

**Cost of Age-based cover**

- > Death only cover costs \$0.72 per unit per week, and
- > Death and TPD cover costs \$1.66 per unit per week.

Current age	Death only and Death and TPD cover per unit
Age 15 to 38	\$87,500
39	\$84,500
40	\$76,000
41	\$67,800
42	\$59,200
43	\$51,800
44	\$45,600
45	\$39,700
46	\$34,700
47	\$30,400
48	\$26,900
49	\$23,500
50	\$20,500
51	\$17,600
52	\$15,200
53	\$13,300
54	\$11,400
55	\$9,800
56	\$8,700
57	\$7,700
58	\$6,800
59	\$6,000
60	\$5,500
61	\$4,900
62	\$4,100
63	\$3,800
64-69	\$3,400
70	\$0

Effective 1 January 2021.

**Table 2: Fixed cover  
(Annual cost per \$1,000 of cover)**

Current age	Death and TPD cover	Death only cover
Up to age 38	\$0.99	\$0.42
39	\$1.02	\$0.45
40	\$1.14	\$0.49
41	\$1.28	\$0.55
42	\$1.46	\$0.64
43	\$1.67	\$0.72
44	\$1.90	\$0.82
45	\$2.18	\$0.94
46	\$2.50	\$1.08
47	\$2.85	\$1.24
48	\$3.23	\$1.39
49	\$3.69	\$1.59
50	\$4.23	\$1.83
51	\$4.92	\$2.13
52	\$5.70	\$2.46
53	\$6.51	\$2.82
54	\$7.60	\$3.29
55	\$8.85	\$3.83
56	\$9.97	\$4.31
57	\$11.25	\$4.87
58	\$12.75	\$5.51
59	\$14.44	\$6.24
60	\$15.76	\$6.82
61	\$17.68	\$7.66
62	\$21.13	\$9.14
63	\$22.81	\$9.87
64-69	\$25.49	\$11.03
70	\$0.00	\$0.00

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**Table 3: Weekly cost of one unit of Income Protection cover**

One unit of cover = a benefit of \$500 per month, paid for up to two years.

CURRENT AGE	60 DAY WAITING PERIOD	30 DAY WAITING PERIOD
Up to 19	\$0.22	\$0.46
20-24	\$0.25	\$0.52
25-29	\$0.27	\$0.53
30-34	\$0.28	\$0.61
35-39	\$0.38	\$0.79
40-44	\$0.57	\$1.05
45-49	\$0.93	\$1.40
50-54	\$1.31	\$1.96
55-59	\$2.04	\$2.79
60-64	\$2.06	\$3.04

Effective 1 January 2021.

**Table 4: Weekly cost of one unit of Income Protection cover - cost up to age 65 years. One unit of cover = a benefit of \$500 paid for up to age 65.**

GENDER ▶	FEMALE	MALE	FEMALE	MALE
WAITING PERIOD ▶	30 DAYS	30 DAYS	60 DAYS	60 DAYS
Current age 15 years	\$2.58	\$1.52	\$1.54	\$0.91
16 years	\$2.64	\$1.53	\$1.59	\$0.91
17 years	\$2.70	\$1.54	\$1.61	\$0.93
18 years	\$2.74	\$1.55	\$1.66	\$0.94
19 years	\$2.80	\$1.57	\$1.68	\$0.94
20 years	\$2.86	\$1.59	\$1.72	\$0.95
21 years	\$2.93	\$1.60	\$1.76	\$0.95
22 years	\$2.99	\$1.61	\$1.79	\$0.97
23 years	\$3.07	\$1.63	\$1.84	\$0.97
24 years	\$3.16	\$1.64	\$1.90	\$0.98
25 years	\$3.24	\$1.66	\$1.96	\$0.14
26 years	\$3.32	\$1.66	\$1.99	\$1.00
27 years	\$2.91	\$1.44	\$1.76	\$0.88
28 years	\$3.50	\$1.70	\$2.11	\$1.02
29 years	\$3.58	\$1.72	\$2.14	\$1.04
30 years	\$3.68	\$1.76	\$2.20	\$1.05

GENDER ▶	FEMALE	MALE	FEMALE	MALE
WAITING PERIOD ▶	30 DAYS	30 DAYS	60 DAYS	60 DAYS
31 years	\$3.76	\$1.78	\$2.26	\$1.07
32 years	\$3.84	\$1.79	\$2.30	\$1.08
33 years	\$4.04	\$1.90	\$2.43	\$1.13
34 years	\$4.25	\$1.99	\$2.56	\$1.19
35 years	\$4.45	\$2.07	\$2.66	\$1.25
36 years	\$4.65	\$2.18	\$2.79	\$1.31
37 years	\$4.85	\$2.27	\$2.92	\$1.37
38 years	\$5.14	\$2.44	\$3.10	\$1.46
39 years	\$5.49	\$2.59	\$3.29	\$1.55
40 years	\$5.80	\$2.77	\$3.48	\$1.66
41 years	\$6.10	\$2.93	\$3.66	\$1.76
42 years	\$6.42	\$3.09	\$3.84	\$1.85
43 years	\$6.83	\$3.33	\$4.10	\$2.00
44 years	\$7.26	\$3.58	\$4.35	\$2.14
45 years	\$7.67	\$3.83	\$4.61	\$2.30
46 years	\$8.08	\$4.06	\$4.85	\$2.44
47 years	\$8.51	\$4.32	\$5.11	\$2.59
48 years	\$8.94	\$4.64	\$5.37	\$2.78
49 years	\$9.39	\$4.95	\$5.64	\$2.97
50 years	\$9.84	\$5.28	\$5.89	\$3.16
51 years	\$10.27	\$5.58	\$6.16	\$3.36
52 years	\$10.72	\$5.90	\$6.42	\$3.55
53 years	\$11.31	\$6.41	\$6.79	\$3.84
54 years	\$11.91	\$6.90	\$7.14	\$4.13
55 years	\$12.50	\$7.41	\$7.50	\$4.45
56 years	\$13.09	\$7.90	\$7.86	\$4.75
57 years	\$13.69	\$8.40	\$8.22	\$5.04
58 years	\$12.66	\$7.90	\$7.61	\$4.75
59 years	\$11.66	\$7.40	\$6.99	\$4.43
60 years	\$10.64	\$6.89	\$6.38	\$4.12
61 years	\$9.61	\$6.37	\$5.77	\$3.83
62 years	\$8.60	\$5.87	\$5.16	\$3.52
63 years	\$5.57	\$3.95	\$3.33	\$2.37
64 years	\$2.41	\$1.78	\$1.45	\$1.07
65 years	\$0.00	\$0.00	\$0.00	\$0.00

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