

# Insurance rates - Super Saver ASU



**Table 1: Age based cover**

Current age	Death only and Death and TPD cover per unit	Death and TPD cost per unit per week	Death only cost per unit per week
15	\$87,500	\$6.60	\$2.88
16	\$87,500	\$6.71	\$2.93
17	\$87,500	\$6.81	\$2.98
18	\$87,500	\$6.92	\$3.01
19	\$87,500	\$7.00	\$3.05
20	\$87,500	\$7.05	\$3.08
21	\$87,500	\$7.05	\$3.08
22	\$87,500	\$7.07	\$3.08
23	\$87,500	\$7.08	\$3.10
24	\$87,500	\$7.10	\$3.10
25	\$87,500	\$7.08	\$3.10
26	\$87,500	\$7.10	\$3.10
27	\$87,500	\$7.15	\$3.11
28	\$87,500	\$7.20	\$3.15
29	\$87,500	\$7.27	\$3.16
30	\$87,500	\$7.32	\$3.20
31	\$87,500	\$7.40	\$3.23
32	\$87,500	\$7.49	\$3.26
33	\$87,500	\$7.61	\$3.31
34	\$87,500	\$7.76	\$3.38
35	\$87,500	\$7.93	\$3.45
36	\$87,500	\$8.11	\$3.53
37	\$87,500	\$8.30	\$3.62
38	\$87,500	\$8.50	\$3.70
39	\$84,500	\$8.22	\$3.69
40	\$76,000	\$7.42	\$3.24

Current age	Death only and Death and TPD cover per unit	Death and TPD cost per unit per week	Death only cost per unit per week
41	\$67,800	\$6.62	\$2.91
42	\$59,200	\$5.79	\$2.57
43	\$51,800	\$5.10	\$2.23
44	\$45,600	\$4.53	\$2.01
45	\$39,700	\$4.29	\$1.91
46	\$34,700	\$4.10	\$1.80
47	\$30,400	\$3.93	\$1.74
48	\$26,900	\$3.81	\$1.69
49	\$23,500	\$3.65	\$1.60
50	\$20,500	\$3.51	\$1.55
51	\$17,600	\$3.31	\$1.46
52	\$15,200	\$3.13	\$1.38
53	\$13,300	\$3.00	\$1.32
54	\$11,400	\$2.81	\$1.24
55	\$9,800	\$2.63	\$1.16
56	\$8,700	\$2.54	\$1.12
57	\$7,700	\$2.45	\$1.08
58	\$6,800	\$2.34	\$1.03
59	\$6,000	\$2.24	\$0.99
60	\$5,500	\$2.23	\$0.98
61	\$4,900	\$2.15	\$0.95
62	\$4,100	\$1.96	\$0.86
63	\$3,800	\$1.98	\$0.87
64	\$3,400	\$1.94	\$0.86

**Effective 1 February 2023.**

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

Current age	Death and TPD cover	Death only cover
15	\$3.92	\$1.71
16	\$3.99	\$1.74
17	\$4.05	\$1.77
18	\$4.11	\$1.79
19	\$4.16	\$1.81
20	\$4.19	\$1.83
21	\$4.19	\$1.83
22	\$4.20	\$1.83
23	\$4.21	\$1.84
24	\$4.22	\$1.84
25	\$4.21	\$1.84
26	\$4.22	\$1.84
27	\$4.25	\$1.85
28	\$4.28	\$1.87
29	\$4.32	\$1.88
30	\$4.35	\$1.90
31	\$4.40	\$1.92
32	\$4.45	\$1.94
33	\$4.52	\$1.97
34	\$4.61	\$2.01
35	\$4.71	\$2.05
36	\$4.82	\$2.10
37	\$4.93	\$2.15
38	\$5.05	\$2.20
39	\$5.06	\$2.27
40	\$5.08	\$2.22

Current age	Death and TPD cover	Death only cover
41	\$5.08	\$2.23
42	\$5.09	\$2.26
43	\$5.12	\$2.24
44	\$5.17	\$2.29
45	\$5.62	\$2.50
46	\$6.15	\$2.70
47	\$6.73	\$2.97
48	\$7.36	\$3.27
49	\$8.08	\$3.54
50	\$8.90	\$3.93
51	\$9.77	\$4.31
52	\$10.71	\$4.72
53	\$11.73	\$5.18
54	\$12.82	\$5.66
55	\$13.97	\$6.18
56	\$15.20	\$6.72
57	\$16.52	\$7.30
58	\$17.89	\$7.90
59	\$19.41	\$8.57
60	\$21.05	\$9.29
61	\$22.83	\$10.09
62	\$24.81	\$10.95
63	\$27.08	\$11.96
64	\$29.74	\$13.14

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**Table 3: Weekly cost of one unit of Income Protection cover. 2 year benefit period.**

Current age	90 days waiting period	60 days waiting period	30 days waiting period
Age 15 to 20	\$2.49	\$3.72	\$4.47
21	\$2.49	\$3.72	\$4.48
22	\$2.50	\$3.73	\$4.48
23	\$2.50	\$3.73	\$4.49
24	\$2.50	\$3.74	\$4.50
25	\$2.51	\$3.77	\$4.53
26	\$2.52	\$3.77	\$4.54
27	\$2.52	\$3.77	\$4.54
28	\$2.52	\$3.78	\$4.55
29	\$2.52	\$3.78	\$4.56
30	\$2.53	\$3.80	\$4.57
31	\$2.53	\$3.81	\$4.59
32	\$2.54	\$3.82	\$4.61
33	\$2.54	\$3.84	\$4.64
34	\$2.55	\$3.87	\$4.68
35	\$2.56	\$3.90	\$4.71
36	\$2.57	\$3.92	\$4.76
37	\$2.58	\$3.96	\$4.80
38	\$2.60	\$3.99	\$4.84
39	\$2.62	\$4.02	\$4.88
40	\$2.64	\$4.05	\$4.92
41	\$2.67	\$4.09	\$4.96
42	\$2.69	\$4.12	\$4.99

Current age	90 days waiting period	60 days waiting period	30 days waiting period
43	\$2.72	\$4.16	\$5.04
44	\$2.76	\$4.20	\$5.08
45	\$2.79	\$4.24	\$5.12
46	\$2.84	\$4.29	\$5.17
47	\$2.88	\$4.34	\$5.23
48	\$2.93	\$4.40	\$5.30
49	\$2.99	\$4.46	\$5.36
50	\$3.05	\$4.53	\$5.43
51	\$3.11	\$4.60	\$5.51
52	\$3.19	\$4.68	\$5.60
53	\$3.27	\$4.77	\$5.70
54	\$3.36	\$4.87	\$5.80
55	\$3.46	\$4.98	\$5.92
56	\$3.58	\$5.11	\$6.05
57	\$3.70	\$5.25	\$6.20
58	\$3.84	\$5.40	\$6.36
59	\$4.00	\$5.58	\$6.54
60	\$4.18	\$5.77	\$6.74
61	\$4.35	\$5.96	\$6.95
62	\$3.78	\$5.39	\$6.38
63	\$3.11	\$4.54	\$5.41
64	\$2.52	\$3.78	\$4.55

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**Table 4: Weekly cost of one unit of Income Protection cover. 5 year benefit period.**

Current age	90 days waiting period
Age 15 to 19	\$5.33
20	\$5.34
21	\$5.34
22	\$5.35
23	\$5.35
24	\$5.36
25	\$5.38
26	\$5.39
27	\$5.40
28	\$5.41
29	\$5.42
30	\$5.43
31	\$5.44
32	\$5.45
33	\$5.47
34	\$5.49
35	\$5.51
36	\$5.54
37	\$5.57
38	\$5.62
39	\$5.66
40	\$5.72
41	\$5.77

Current age	90 days waiting period
42	\$5.84
43	\$5.91
44	\$5.99
45	\$6.08
46	\$6.19
47	\$6.31
48	\$6.44
49	\$6.57
50	\$6.72
51	\$6.89
52	\$7.08
53	\$7.29
54	\$7.52
55	\$7.78
56	\$8.08
57	\$8.40
58	\$8.76
59	\$8.45
60	\$8.22
61	\$7.77
62	\$6.98
63	\$6.11
64	\$5.32

**Effective 1 February 2023.**