

# Insurance rates - Australian Services Union



**Table 1: Death & TPD cover – Age-based cover**

Current age	Cover per unit	Weekly cost per \$1,000 sum insured	
		Death and TPD	Death only
15	\$87,500	\$0.074	\$0.032
16	\$87,500	\$0.075	\$0.033
17	\$87,500	\$0.076	\$0.033
18	\$87,500	\$0.077	\$0.034
19	\$87,500	\$0.078	\$0.034
20	\$87,500	\$0.079	\$0.035
21	\$87,500	\$0.079	\$0.035
22	\$87,500	\$0.079	\$0.035
23	\$87,500	\$0.079	\$0.035
24	\$87,500	\$0.080	\$0.035
25	\$87,500	\$0.079	\$0.035
26	\$87,500	\$0.080	\$0.035
27	\$87,500	\$0.080	\$0.035
28	\$87,500	\$0.081	\$0.035
29	\$87,500	\$0.081	\$0.035
30	\$87,500	\$0.082	\$0.036
31	\$87,500	\$0.083	\$0.036
32	\$87,500	\$0.084	\$0.036
33	\$87,500	\$0.085	\$0.037
34	\$87,500	\$0.087	\$0.038
35	\$87,500	\$0.089	\$0.039
36	\$87,500	\$0.091	\$0.040
37	\$87,500	\$0.093	\$0.041
38	\$87,500	\$0.095	\$0.041
39	\$84,500	\$0.095	\$0.043
40	\$76,000	\$0.096	\$0.042

Current age	Cover per unit	Weekly cost per \$1,000 sum insured	
		Death and TPD	Death only
41	\$67,800	\$0.096	\$0.042
42	\$59,200	\$0.096	\$0.043
43	\$51,800	\$0.097	\$0.042
44	\$45,600	\$0.097	\$0.043
45	\$39,700	\$0.106	\$0.047
46	\$34,700	\$0.116	\$0.051
47	\$30,400	\$0.127	\$0.056
48	\$26,900	\$0.139	\$0.062
49	\$23,500	\$0.152	\$0.067
50	\$20,500	\$0.168	\$0.074
51	\$17,600	\$0.184	\$0.081
52	\$15,200	\$0.202	\$0.089
53	\$13,300	\$0.221	\$0.097
54	\$11,400	\$0.241	\$0.107
55	\$9,800	\$0.263	\$0.116
56	\$8,700	\$0.286	\$0.126
57	\$7,700	\$0.312	\$0.138
58	\$6,800	\$0.337	\$0.149
59	\$6,000	\$0.367	\$0.162
60	\$5,500	\$0.398	\$0.175
61	\$4,900	\$0.431	\$0.190
62	\$4,100	\$0.468	\$0.205
63	\$3,800	\$0.511	\$0.224
64	\$3,400	\$0.559	\$0.247

**Table 2: Death & TPD cover – Fixed cover**

Current age	Weekly cost per \$1,000 sum insured	
	Death and TPD	Death only
15	\$0.074	\$0.032
16	\$0.075	\$0.033
17	\$0.076	\$0.033
18	\$0.077	\$0.034
19	\$0.078	\$0.034
20	\$0.079	\$0.034
21	\$0.079	\$0.034
22	\$0.079	\$0.034
23	\$0.079	\$0.034
24	\$0.079	\$0.034
25	\$0.079	\$0.034
26	\$0.079	\$0.034
27	\$0.080	\$0.035
28	\$0.080	\$0.035
29	\$0.081	\$0.035
30	\$0.082	\$0.036
31	\$0.083	\$0.036
32	\$0.084	\$0.036
33	\$0.085	\$0.037
34	\$0.087	\$0.038
35	\$0.089	\$0.039
36	\$0.090	\$0.039
37	\$0.093	\$0.040
38	\$0.095	\$0.041
39	\$0.095	\$0.043
40	\$0.095	\$0.042

Current age	Weekly cost per \$1,000 sum insured	
	Death and TPD	Death only
41	\$0.095	\$0.042
42	\$0.096	\$0.042
43	\$0.096	\$0.042
44	\$0.097	\$0.043
45	\$0.106	\$0.047
46	\$0.116	\$0.051
47	\$0.126	\$0.056
48	\$0.138	\$0.061
49	\$0.152	\$0.067
50	\$0.167	\$0.074
51	\$0.183	\$0.081
52	\$0.201	\$0.089
53	\$0.220	\$0.097
54	\$0.241	\$0.106
55	\$0.262	\$0.116
56	\$0.286	\$0.126
57	\$0.310	\$0.137
58	\$0.336	\$0.148
59	\$0.365	\$0.161
60	\$0.395	\$0.174
61	\$0.429	\$0.190
62	\$0.466	\$0.206
63	\$0.509	\$0.225
64	\$0.559	\$0.247

# Insurance rates - Australian Services Union



**Table 3: Income Protection cover**

> Weekly cost per \$500 sum insured

Current age	Default cover	Voluntary cover	
	2 year benefit period	2 year benefit period	
	90 days waiting period	60 days waiting period	30 days waiting period
Age 15 to 20	\$2.44	\$3.65	\$4.38
21	\$2.44	\$3.65	\$4.39
22	\$2.45	\$3.66	\$4.39
23	\$2.45	\$3.66	\$4.40
24	\$2.45	\$3.67	\$4.41
25	\$2.46	\$3.69	\$4.44
26	\$2.47	\$3.69	\$4.45
27	\$2.47	\$3.69	\$4.45
28	\$2.47	\$3.70	\$4.46
29	\$2.47	\$3.70	\$4.47
30	\$2.48	\$3.72	\$4.48
31	\$2.48	\$3.73	\$4.50
32	\$2.49	\$3.74	\$4.52
33	\$2.49	\$3.76	\$4.55
34	\$2.50	\$3.79	\$4.59
35	\$2.51	\$3.82	\$4.62
36	\$2.52	\$3.84	\$4.66
37	\$2.53	\$3.88	\$4.70
38	\$2.55	\$3.91	\$4.74
39	\$2.57	\$3.94	\$4.78
40	\$2.59	\$3.97	\$4.82
41	\$2.62	\$4.01	\$4.86
42	\$2.64	\$4.04	\$4.89

Current age	Default cover	Voluntary cover	
	2 year benefit period	2 year benefit period	
	90 days waiting period	60 days waiting period	30 days waiting period
43	\$2.67	\$4.08	\$4.94
44	\$2.70	\$4.12	\$4.98
45	\$2.73	\$4.16	\$5.02
46	\$2.78	\$4.20	\$5.07
47	\$2.82	\$4.25	\$5.13
48	\$2.87	\$4.31	\$5.19
49	\$2.93	\$4.37	\$5.25
50	\$2.99	\$4.44	\$5.32
51	\$3.05	\$4.51	\$5.40
52	\$3.13	\$4.59	\$5.49
53	\$3.20	\$4.67	\$5.59
54	\$3.29	\$4.77	\$5.68
55	\$3.39	\$4.88	\$5.80
56	\$3.51	\$5.01	\$5.93
57	\$3.63	\$5.14	\$6.08
58	\$3.76	\$5.29	\$6.23
59	\$3.92	\$5.47	\$6.41
60	\$4.10	\$5.65	\$6.61
61	\$4.26	\$5.84	\$6.81
62	\$3.70	\$5.28	\$6.25
63	\$3.05	\$4.45	\$5.30
64	\$2.47	\$3.70	\$4.46