

Insurance rates - Super Saver

Table 1: Age based cover

Cost of Age-based cover

- > Death only cover costs \$0.76 per unit per week, and
- > Death and TPD cover costs \$1.75 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 2023.

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

Current age	Death and TPD cover	Death only cover
Up to age 38	\$1.04	\$0.44
39	\$1.08	\$0.47
40	\$1.19	\$0.51
41	\$1.35	\$0.58
42	\$1.53	\$0.67
43	\$1.76	\$0.76
44	\$1.98	\$0.86
45	\$2.29	\$0.99
46	\$2.61	\$1.13
47	\$2.99	\$1.30
48	\$3.39	\$1.46
49	\$3.87	\$1.67
50	\$4.44	\$1.92
51	\$5.16	\$2.23
52	\$5.98	\$2.58
53	\$6.84	\$2.96
54	\$7.97	\$3.45
55	\$9.28	\$4.02
56	\$10.45	\$4.52
57	\$11.80	\$5.11
58	\$13.36	\$5.78
59	\$15.14	\$6.54
60	\$16.53	\$7.15
61	\$18.54	\$8.03
62	\$22.16	\$9.59
63	\$23.91	\$10.35
64-69	\$26.74	\$11.57
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	30 DAY WAITING PERIOD	60 DAY WAITING PERIOD
Up to 19	\$0.32	\$0.15
20-24	\$0.36	\$0.18
25-29	\$0.37	\$0.19
30-34	\$0.43	\$0.20
35-39	\$0.55	\$0.27
40-44	\$0.74	\$0.40
45-49	\$0.98	\$0.65
50-54	\$1.37	\$0.92
55-59	\$1.95	\$1.43
60-64	\$2.13	\$1.44

Effective 1 January 2023.

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	\$1.81	\$1.06	\$1.08	\$0.64
15 years	\$1.85	\$1.07	\$1.11	\$0.64
16 years	\$1.89	\$1.08	\$1.13	\$0.65
17 years	\$1.92	\$1.09	\$1.16	\$0.66
18 years	\$1.96	\$1.10	\$1.18	\$0.66
19 years	\$2.00	\$1.11	\$1.20	\$0.67
20 years	\$2.05	\$1.12	\$1.23	\$0.67
21 years	\$2.09	\$1.13	\$1.25	\$0.68
22 years	\$2.15	\$1.14	\$1.29	\$0.68
23 years	\$2.21	\$1.15	\$1.33	\$0.69
24 years	\$2.27	\$1.16	\$1.37	\$0.70
25 years	\$2.32	\$1.16	\$1.39	\$0.70
26 years	\$2.38	\$1.17	\$1.44	\$0.71
27 years	\$2.45	\$1.19	\$1.48	\$0.71
28 years	\$2.51	\$1.20	\$1.50	\$0.73
29 years	\$2.58	\$1.23	\$1.54	\$0.74
30 years				

GENDER ►	FEMALE	MALE	FEMALE	MALE
WAITING PERIOD ►	30 DAYS	30 DAYS	60 DAYS	60 DAYS
31 years	\$2.63	\$1.25	\$1.58	\$0.75
32 years	\$2.69	\$1.25	\$1.61	\$0.76
33 years	\$2.83	\$1.33	\$1.70	\$0.79
34 years	\$2.98	\$1.39	\$1.79	\$0.83
35 years	\$3.12	\$1.45	\$1.86	\$0.88
36 years	\$3.26	\$1.53	\$1.95	\$0.92
37 years	\$3.40	\$1.59	\$2.04	\$0.96
38 years	\$3.60	\$1.71	\$2.17	\$1.02
39 years	\$3.84	\$1.81	\$2.30	\$1.09
40 years	\$4.06	\$1.94	\$2.44	\$1.16
41 years	\$4.27	\$2.05	\$2.56	\$1.23
42 years	\$4.49	\$2.16	\$2.69	\$1.30
43 years	\$4.78	\$2.33	\$2.87	\$1.40
44 years	\$5.08	\$2.51	\$3.05	\$1.50
45 years	\$5.37	\$2.68	\$3.23	\$1.61
46 years	\$5.66	\$2.84	\$3.40	\$1.71
47 years	\$5.96	\$3.02	\$3.58	\$1.81
48 years	\$6.26	\$3.25	\$3.76	\$1.95
49 years	\$6.57	\$3.47	\$3.95	\$2.08
50 years	\$6.89	\$3.70	\$4.12	\$2.21
51 years	\$7.19	\$3.91	\$4.31	\$2.35
52 years	\$7.50	\$4.13	\$4.49	\$2.49
53 years	\$7.92	\$4.49	\$4.75	\$2.69
54 years	\$8.34	\$4.83	\$5.00	\$2.89
55 years	\$8.75	\$5.19	\$5.25	\$3.12
56 years	\$9.16	\$5.53	\$5.50	\$3.33
57 years	\$9.58	\$5.88	\$5.75	\$3.53
58 years	\$8.86	\$5.53	\$5.33	\$3.33
59 years	\$8.16	\$5.18	\$4.89	\$3.10
60 years	\$7.45	\$4.82	\$4.47	\$2.88
61 years	\$6.73	\$4.46	\$4.04	\$2.68
62 years	\$6.02	\$4.11	\$3.61	\$2.46
63 years	\$3.90	\$2.77	\$2.33	\$1.66
64 years	\$1.69	\$1.25	\$1.02	\$0.75
65 years	\$0.00	\$0.00	\$0.00	\$0.00

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