

# Insurance rates - Super Saver

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

- > Death only cover costs \$0.74 per unit per week, and
- > Death and TPD cover costs \$1.72 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

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

- > Weekly cost per \$1,000 sum insured

Current age	Death and TPD cover	Death only cover
Up to age 38	\$0.020	\$0.008
39	\$0.020	\$0.009
40	\$0.022	\$0.010
41	\$0.025	\$0.011
42	\$0.029	\$0.013
43	\$0.033	\$0.014
44	\$0.037	\$0.016
45	\$0.043	\$0.019
46	\$0.049	\$0.021
47	\$0.056	\$0.024
48	\$0.064	\$0.027
49	\$0.073	\$0.031
50	\$0.083	\$0.036
51	\$0.097	\$0.042
52	\$0.112	\$0.048
53	\$0.128	\$0.056
54	\$0.150	\$0.065
55	\$0.174	\$0.076
56	\$0.196	\$0.085
57	\$0.222	\$0.096
58	\$0.251	\$0.108
59	\$0.284	\$0.123
60	\$0.310	\$0.134
61	\$0.348	\$0.151
62	\$0.416	\$0.180
63	\$0.449	\$0.194
64–69	\$0.502	\$0.217
70	\$0.000	\$0.000

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**Table 3: How to calculate your fixed cover costs**

	<b>Example 1 Death only cover</b>	<b>Example 2 Death and TPD cover</b>
Current age	40	40
Amount of cover required	\$400,000	\$400,000
Multiples of \$1,000	400	400
Cost per \$1,000	\$0.010 per week	\$0.022 per week
Weekly cost of cover at age 40	400 (multiple of \$1000) x \$0.010 per week = \$4.00 per week	400 (multiple of \$1000) x \$0.022 per week = \$8.80 per week
Annual cost of cover at age 40	\$4.00 per week x 52 weeks = \$208 per year	\$8.80 per week x 52 weeks = \$457.60 per year

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**Table 4: Income Protection cover –**  
Weekly cost of one unit paid for up to two years

> One unit of cover = a benefit of \$500 per month

Current age	Waiting period	
	30 days	60 days
Up to 19	\$0.31	\$0.15
20–24	\$0.35	\$0.18
25–29	\$0.36	\$0.19
30–34	\$0.42	\$0.20
35–39	\$0.54	\$0.26
40–44	\$0.73	\$0.39
45–49	\$0.96	\$0.64
50–54	\$1.34	\$0.90
55–59	\$1.91	\$1.40
60–64	\$2.09	\$1.41

**Table 5: Income Protection cover –**  
Weekly cost of one unit up to age 65 years

> One unit of cover = a benefit of \$500 per month

Current age	Waiting period			
	30 days		60 days	
	Female	Male	Female	Male
15	\$1.78	\$1.04	\$1.06	\$0.63
16	\$1.82	\$1.05	\$1.09	\$0.63
17	\$1.85	\$1.06	\$1.11	\$0.64
18	\$1.88	\$1.07	\$1.14	\$0.65
19	\$1.92	\$1.08	\$1.16	\$0.65
20	\$1.96	\$1.09	\$1.18	\$0.66
21	\$2.01	\$1.10	\$1.21	\$0.66
22	\$2.05	\$1.11	\$1.23	\$0.67
23	\$2.11	\$1.12	\$1.27	\$0.67
24	\$2.17	\$1.13	\$1.31	\$0.68
25	\$2.23	\$1.14	\$1.34	\$0.69
26	\$2.28	\$1.14	\$1.36	\$0.69
27	\$2.34	\$1.15	\$1.41	\$0.70
28	\$2.40	\$1.17	\$1.45	\$0.70
29	\$2.46	\$1.18	\$1.47	\$0.72
30	\$2.53	\$1.21	\$1.51	\$0.73

Current age	Waiting period			
	30 days		60 days	
	Female	Male	Female	Male
31	\$2.58	\$1.23	\$1.55	\$0.74
32	\$2.64	\$1.23	\$1.58	\$0.75
33	\$2.78	\$1.31	\$1.67	\$0.78
34	\$2.92	\$1.36	\$1.76	\$0.81
35	\$3.06	\$1.42	\$1.83	\$0.86
36	\$3.20	\$1.50	\$1.91	\$0.90
37	\$3.34	\$1.56	\$2.00	\$0.94
38	\$3.53	\$1.68	\$2.13	\$1.00
39	\$3.77	\$1.78	\$2.26	\$1.07
40	\$3.98	\$1.90	\$2.39	\$1.14
41	\$4.19	\$2.01	\$2.51	\$1.21
42	\$4.41	\$2.12	\$2.64	\$1.28
43	\$4.69	\$2.29	\$2.82	\$1.37
44	\$4.99	\$2.46	\$2.99	\$1.47
45	\$5.27	\$2.63	\$3.17	\$1.58
46	\$5.55	\$2.79	\$3.34	\$1.68
47	\$5.85	\$2.96	\$3.51	\$1.78
48	\$6.14	\$3.19	\$3.69	\$1.91
49	\$6.45	\$3.41	\$3.88	\$2.04
50	\$6.76	\$3.63	\$4.04	\$2.17
51	\$7.06	\$3.84	\$4.23	\$2.31
52	\$7.36	\$4.05	\$4.41	\$2.44
53	\$7.77	\$4.41	\$4.66	\$2.64
54	\$8.19	\$4.74	\$4.91	\$2.84
55	\$8.59	\$5.09	\$5.15	\$3.06
56	\$8.99	\$5.43	\$5.40	\$3.27
57	\$9.40	\$5.77	\$5.64	\$3.46
58	\$8.70	\$5.43	\$5.23	\$3.27
59	\$8.01	\$5.08	\$4.80	\$3.04
60	\$7.31	\$4.73	\$4.39	\$2.83
61	\$6.61	\$4.38	\$3.97	\$2.63
62	\$5.91	\$4.03	\$3.54	\$2.41
63	\$3.83	\$2.72	\$2.29	\$1.63
64	\$1.66	\$1.23	\$1.00	\$0.74
65	\$0.00	\$0.00	\$0.00	\$0.00