

New insurance fees from 1 July 2026

Issue date 11 May 2026



The insurance fees for HESTA Super and HESTA Personal Super members are changing effective 1 July 2026. This flyer outlines the new insurance fees that will apply.

Please read the Significant Event Notice, Product Disclosure Statement (PDS) for your product and *Insurance options* to ensure you understand the broader insurance changes accompanying these fee reductions, including the terms, conditions and exclusions that apply.

The PDS and *Insurance options* reflecting these changes will be available from 1 July 2026 at hesta.com.au/pds or by contacting us.

Default Cover fees

Default Cover fees¹ for general and office-based occupation categories

Age at last birthday	General occupation category			Office-based occupation category ²		
	IP Cover insurance fee per week for 2 units (\$)	Death Cover insurance fee per week for 2 units (\$)	Total insurance fee per week (\$)	IP Cover insurance fee per week for 2 units (\$)	Death Cover insurance fee per week for 2 units (\$)	Total insurance fee per week (\$)
15	0.14	0.19	0.33	0.10	0.16	0.26
16	0.15	0.19	0.34	0.10	0.15	0.25
17	0.15	0.18	0.33	0.10	0.15	0.25
18	0.16	0.18	0.34	0.11	0.15	0.26
19	0.16	0.19	0.35	0.11	0.15	0.26
20	0.17	0.19	0.36	0.12	0.15	0.27
21	0.19	0.20	0.39	0.13	0.16	0.29
22	0.20	0.22	0.42	0.14	0.17	0.31
23	0.22	0.24	0.46	0.15	0.19	0.34
24	0.24	0.27	0.51	0.17	0.21	0.38
25	0.27	0.31	0.58	0.19	0.25	0.44
26	0.32	0.36	0.68	0.22	0.29	0.51
27	0.36	0.42	0.78	0.25	0.33	0.58
28	0.42	0.49	0.91	0.29	0.39	0.68
29	0.49	0.58	1.07	0.34	0.47	0.81
30	0.57	0.68	1.25	0.40	0.55	0.95
31	0.67	0.81	1.48	0.47	0.65	1.12
32	0.79	0.92	1.71	0.55	0.73	1.28
33	0.91	1.00	1.91	0.64	0.80	1.44
34	1.04	1.04	2.08	0.73	0.83	1.56
35	1.19	1.18	2.37	0.83	0.94	1.77
36	1.34	1.34	2.68	0.94	1.07	2.01
37	1.52	1.55	3.07	1.07	1.24	2.31
38	1.66	1.80	3.46	1.16	1.44	2.60
39	1.85	2.04	3.89	1.30	1.63	2.93
40	2.12	2.26	4.38	1.48	1.81	3.29
41	2.36	2.39	4.75	1.65	1.91	3.56
42	2.65	2.46	5.11	1.85	1.97	3.82
43	2.94	2.52	5.46	2.06	2.02	4.08
44	3.27	2.57	5.84	2.29	2.06	4.35
45	3.57	2.61	6.18	2.50	2.09	4.59
46	3.90	2.61	6.51	2.73	2.09	4.82
47	4.20	2.63	6.83	2.94	2.10	5.04
48	4.47	2.63	7.10	3.13	2.11	5.24
49	4.73	2.63	7.36	3.31	2.11	5.42
50	5.00	2.62	7.62	3.50	2.10	5.60
51	5.29	2.61	7.90	3.70	2.08	5.78
52	5.60	2.59	8.19	3.92	2.07	5.99
53	5.88	2.57	8.45	4.12	2.06	6.18
54	6.22	2.52	8.74	4.35	2.02	6.37
55	6.51	2.48	8.99	4.56	1.98	6.54
56	6.85	2.43	9.28	4.79	1.94	6.73
57	7.29	2.39	9.68	5.10	1.91	7.01
58	7.78	2.35	10.13	5.44	1.88	7.32
59	8.20	2.29	10.49	5.74	1.83	7.57
60	8.36	2.23	10.59	5.85	1.78	7.63
61	8.41	2.15	10.56	5.89	1.72	7.61
62	8.38	2.06	10.44	5.86	1.65	7.51
63	6.75	1.93	8.68	4.72	1.54	6.26
64	4.76	1.69	6.45	3.33	1.35	4.68
65	0.51	1.50	2.01	0.36	1.20	1.56
66	0.38	1.37	1.75	0.26	1.09	1.35
67	N/A	1.30	1.30	N/A	1.04	1.04
68	N/A	1.22	1.22	N/A	0.97	0.97
69	N/A	1.15	1.15	N/A	0.92	0.92
70	N/A	1.07	1.07	N/A	0.85	0.85
71	N/A	0.94	0.94	N/A	0.75	0.75
72	N/A	0.80	0.80	N/A	0.64	0.64
73	N/A	0.75	0.75	N/A	0.60	0.60
74	N/A	0.72	0.72	N/A	0.57	0.57

¹ Insurance fees shown above are the gross weekly insurance fee and have been rounded to two decimal places for disclosure only. Generally, members pay the net insurance fee, which is up to 15% less than the gross fee. This is because HESTA is able to claim a tax deduction for the cost of providing insurance, which we pass onto insured members.

² 'Office-based' refers to fees charged where a member applies for and is accepted for the Office-based occupation category.

Income Protection Cover fees

Benefit payment period of up to five years (cover expiry age of 67)

Age at last birthday	Insurance fee ¹ per unit per week (\$)					
	90 day waiting period		60 day waiting period		30 day waiting period	
	General ²	Office-based ³	General ²	Office-based ³	General ²	Office-based ³
15	0.07	0.05	0.09	0.06	0.15	0.11
16	0.07	0.05	0.09	0.06	0.15	0.11
17	0.07	0.05	0.09	0.06	0.16	0.11
18	0.08	0.05	0.10	0.07	0.16	0.12
19	0.08	0.06	0.10	0.07	0.17	0.12
20	0.09	0.06	0.11	0.08	0.18	0.13
21	0.09	0.06	0.12	0.08	0.20	0.14
22	0.10	0.07	0.13	0.09	0.21	0.15
23	0.11	0.08	0.14	0.10	0.23	0.16
24	0.12	0.08	0.15	0.11	0.25	0.18
25	0.14	0.10	0.17	0.12	0.29	0.20
26	0.16	0.11	0.20	0.14	0.33	0.23
27	0.18	0.13	0.23	0.16	0.38	0.27
28	0.21	0.15	0.26	0.18	0.44	0.31
29	0.25	0.17	0.31	0.22	0.52	0.36
30	0.29	0.20	0.36	0.25	0.61	0.42
31	0.34	0.24	0.42	0.30	0.83	0.58
32	0.40	0.28	0.53	0.37	0.84	0.59
33	0.46	0.32	0.60	0.42	0.96	0.67
34	0.52	0.36	0.65	0.46	1.21	0.85
35	0.59	0.42	0.88	0.62	1.26	0.88
36	0.67	0.47	0.84	0.59	1.53	1.07
37	0.76	0.53	0.96	0.67	1.78	1.24
38	0.83	0.58	1.04	0.73	1.75	1.23
39	0.93	0.65	1.30	0.91	2.10	1.47
40	1.06	0.74	1.33	0.93	2.24	1.57
41	1.18	0.83	1.48	1.04	2.50	1.75
42	1.32	0.93	1.66	1.16	2.80	1.96
43	1.47	1.03	1.84	1.29	3.39	2.38
44	1.64	1.14	2.05	1.44	3.45	2.42
45	1.79	1.25	2.24	1.57	3.77	2.64
46	1.95	1.36	2.45	1.71	4.94	3.46
47	2.10	1.47	2.70	1.89	4.43	3.10
48	2.24	1.57	2.81	1.97	4.72	3.31
49	2.36	1.65	2.96	2.08	4.99	3.49
50	2.50	1.75	3.13	2.19	5.27	3.69
51	2.64	1.85	3.49	2.44	5.58	3.91
52	2.80	1.96	3.64	2.55	5.91	4.14
53	2.94	2.06	3.69	2.58	6.21	4.35
54	3.11	2.18	3.90	2.73	6.57	4.60
55	3.26	2.28	4.09	2.86	6.88	4.81
56	3.42	2.40	5.20	3.64	7.23	5.06
57	3.64	2.55	4.57	3.20	7.69	5.38
58	3.89	2.72	6.11	4.28	8.21	5.75
59	4.10	2.87	5.15	3.60	8.66	6.06
60	4.18	2.93	5.25	3.67	8.83	6.18
61	4.21	2.94	5.28	3.70	10.31	7.22
62	4.19	2.93	8.64	6.05	13.20	9.24
63	3.37	2.36	4.59	3.21	7.72	5.41
64	2.38	1.67	4.26	2.99	5.77	4.04
65	0.26	0.18	0.23	0.16	0.34	0.24
66	0.19	0.13	0.17	0.12	0.33	0.23

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2 'General' refers to fees charged in the General occupation category and is the default fee category that applies to members.

3 'Office-based' refers to fees charged where a member applies for and is accepted for the Office-based occupation category.

Benefit payment period of up to five years (cover expiry age of 60)

Age at last birthday	Insurance fee ¹ per unit per week (\$)					
	90 day waiting period		60 day waiting period		30 day waiting period	
	General ²	Office-based ³	General ²	Office-based ³	General ²	Office-based ³
15	0.05	0.04	0.07	0.05	0.11	0.08
16	0.05	0.04	0.07	0.05	0.11	0.08
17	0.05	0.04	0.07	0.05	0.11	0.08
18	0.05	0.04	0.07	0.05	0.12	0.08
19	0.06	0.04	0.07	0.05	0.12	0.09
20	0.06	0.04	0.08	0.06	0.13	0.09
21	0.06	0.05	0.09	0.06	0.14	0.10
22	0.07	0.05	0.09	0.06	0.15	0.11
23	0.08	0.05	0.10	0.07	0.17	0.12
24	0.08	0.06	0.11	0.08	0.18	0.13
25	0.10	0.07	0.13	0.09	0.21	0.15
26	0.12	0.08	0.15	0.10	0.24	0.17
27	0.13	0.09	0.17	0.12	0.28	0.20
28	0.15	0.10	0.19	0.14	0.32	0.23
29	0.18	0.13	0.25	0.17	0.38	0.27
30	0.21	0.15	0.27	0.19	0.44	0.31
31	0.26	0.18	0.31	0.22	0.52	0.36
32	0.29	0.20	0.40	0.28	0.61	0.43
33	0.33	0.23	0.42	0.29	0.70	0.49
34	0.38	0.27	0.48	0.34	0.80	0.56
35	0.43	0.30	0.55	0.38	0.92	0.64
36	0.47	0.33	0.62	0.43	1.03	0.72
37	0.56	0.39	0.70	0.49	1.17	0.82
38	0.66	0.46	0.77	0.54	1.28	0.90
39	0.74	0.52	0.85	0.60	1.43	1.00
40	0.81	0.56	0.98	0.68	1.63	1.14
41	0.90	0.63	1.09	0.76	1.82	1.28
42	0.93	0.65	1.22	0.86	2.04	1.43
43	1.16	0.81	1.36	0.95	2.27	1.59
44	1.25	0.88	1.92	1.35	2.52	1.76
45	1.56	1.09	2.05	1.44	2.75	1.93
46	1.48	1.04	2.00	1.40	3.00	2.10
47	1.68	1.18	1.94	1.36	3.27	2.29
48	1.79	1.25	2.07	1.45	3.45	2.41
49	1.90	1.33	2.18	1.53	3.64	2.55
50	1.85	1.29	2.31	1.61	3.85	2.70
51	1.84	1.29	2.44	1.71	4.08	2.85
52	2.04	1.43	2.59	1.81	4.32	3.02
53	2.05	1.43	2.71	1.90	4.53	3.17
54	2.73	1.91	2.87	2.01	4.80	3.36
55	3.00	2.10	4.48	3.13	7.52	5.26
56	1.93	1.35	3.80	2.66	4.46	3.12
57	1.34	0.94	2.85	1.99	3.33	2.33
58	0.15	0.10	0.18	0.12	0.23	0.16
59	0.11	0.08	0.16	0.11	0.24	0.17

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2 'General' refers to fees charged in the General occupation category and is the default fee category that applies to members.

3 'Office-based' refers to fees charged where a member applies for and is accepted for the Office-based occupation category.

To age 67 benefit payment period

Age at last birthday	Insurance fee ¹ per unit per week (\$)					
	90 day waiting period		60 day waiting period		30 day waiting period	
	General ²	Office-based ³	General ²	Office-based ³	General ²	Office-based ³
15	0.58	0.40	0.72	0.51	1.22	0.85
16	0.58	0.40	0.72	0.51	1.22	0.85
17	0.58	0.40	0.72	0.51	1.22	0.85
18	0.58	0.40	0.72	0.51	1.22	0.85
19	0.58	0.40	0.72	0.51	1.22	0.85
20	0.58	0.40	0.72	0.51	1.22	0.85
21	0.59	0.42	0.75	0.52	1.26	0.88
22	0.61	0.43	0.77	0.54	1.30	0.91
23	0.63	0.44	0.79	0.56	1.44	1.01
24	0.65	0.45	0.82	0.57	1.37	0.96
25	0.78	0.54	0.97	0.68	1.63	1.14
26	0.88	0.62	1.10	0.77	1.86	1.30
27	1.00	0.70	1.26	0.88	2.08	1.46
28	1.16	0.81	1.46	1.03	2.42	1.69
29	1.35	0.95	1.63	1.14	2.76	1.93
30	1.48	1.04	1.82	1.27	3.06	2.14
31	1.63	1.14	2.06	1.44	3.40	2.38
32	1.66	1.16	2.06	1.44	3.45	2.41
33	1.67	1.17	2.15	1.51	3.64	2.55
34	1.76	1.23	2.15	1.51	3.78	2.65
35	2.14	1.50	2.84	1.99	4.38	3.06
36	2.57	1.80	3.17	2.22	5.41	3.79
37	3.09	2.16	3.80	2.66	6.22	4.35
38	3.60	2.52	4.43	3.10	7.53	5.27
39	4.07	2.85	5.07	3.55	8.51	5.96
40	4.46	3.12	5.57	3.90	9.07	6.35
41	4.67	3.27	5.88	4.12	9.62	6.73
42	4.94	3.46	6.35	4.44	10.13	7.09
43	5.10	3.57	6.10	4.27	10.38	7.27
44	5.19	3.63	6.30	4.41	10.87	7.61
45	5.72	4.00	6.98	4.88	11.61	8.13
46	6.28	4.39	7.68	5.38	12.84	8.99
47	6.77	4.74	8.43	5.90	13.60	9.52
48	6.98	4.88	8.67	6.07	14.50	10.15
49	7.32	5.13	8.90	6.23	14.84	10.39
50	7.67	5.37	9.47	6.63	15.60	10.92
51	7.74	5.42	9.55	6.69	16.03	11.22
52	8.02	5.62	9.72	6.80	16.10	11.27
53	8.02	5.62	9.92	6.94	16.76	11.73
54	8.44	5.91	10.52	7.37	17.71	12.39
55	8.98	6.29	11.43	8.00	18.34	12.84
56	9.38	6.57	11.69	8.19	19.57	13.70
57	9.81	6.87	12.02	8.41	19.94	13.96
58	9.98	6.98	12.43	8.70	20.59	14.41
59	9.81	6.87	12.39	8.67	20.87	14.61
60	9.81	6.87	12.27	8.59	20.23	14.16
61	8.31	5.82	9.99	6.99	16.75	11.72
62	4.19	2.93	8.64	6.05	13.20	9.24
63	3.37	2.36	4.59	3.21	7.72	5.41
64	2.38	1.67	4.26	2.99	5.77	4.04
65	0.26	0.18	0.23	0.16	0.34	0.24
66	0.19	0.13	0.17	0.12	0.33	0.23

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3 'Office-based' refers to fees charged where a member applies for and is accepted for the Office-based occupation category.

To age 60 benefit payment period

Age at last birthday	Insurance fee ¹ per unit per week (\$)					
	90 day waiting period		60 day waiting period		30 day waiting period	
	General ²	Office-based ³	General ²	Office-based ³	General ²	Office-based ³
15	0.40	0.28	0.53	0.37	0.89	0.62
16	0.40	0.28	0.53	0.37	0.89	0.62
17	0.40	0.28	0.53	0.37	0.89	0.62
18	0.40	0.28	0.53	0.37	0.89	0.62
19	0.40	0.28	0.53	0.37	0.89	0.62
20	0.40	0.28	0.53	0.37	0.89	0.62
21	0.41	0.29	0.55	0.38	0.92	0.64
22	0.43	0.30	0.57	0.40	0.95	0.66
23	0.44	0.31	0.58	0.41	0.98	0.68
24	0.45	0.32	0.60	0.42	1.00	0.70
25	0.54	0.38	0.82	0.57	1.19	0.83
26	0.65	0.45	0.81	0.57	1.35	0.95
27	0.73	0.51	1.05	0.74	1.52	1.06
28	0.79	0.56	1.06	0.74	1.76	1.23
29	0.92	0.64	1.20	0.84	2.01	1.40
30	1.01	0.71	1.34	0.94	2.24	1.57
31	1.14	0.80	1.57	1.10	2.50	1.75
32	1.18	0.83	1.57	1.10	2.65	1.85
33	1.22	0.86	1.59	1.11	2.53	1.77
34	1.23	0.86	1.63	1.14	2.79	1.95
35	1.51	1.05	2.07	1.45	3.31	2.32
36	1.80	1.26	2.31	1.61	3.86	2.70
37	2.12	1.48	2.77	1.94	4.66	3.26
38	2.55	1.79	3.45	2.41	5.35	3.74
39	3.03	2.12	3.77	2.64	6.07	4.25
40	3.22	2.25	4.33	3.03	6.70	4.69
41	3.35	2.35	4.22	2.96	7.64	5.35
42	3.62	2.53	4.59	3.22	7.31	5.11
43	3.45	2.42	4.45	3.12	7.43	5.20
44	3.86	2.70	4.98	3.48	8.11	5.68
45	3.84	2.69	5.16	3.61	8.23	5.76
46	4.86	3.40	5.97	4.18	9.22	6.45
47	4.67	3.27	6.36	4.45	9.84	6.89
48	5.18	3.62	6.86	4.80	10.33	7.23
49	5.41	3.79	6.49	4.54	10.83	7.58
50	5.35	3.75	7.31	5.12	11.97	8.38
51	5.58	3.91	7.05	4.94	11.74	8.22
52	6.01	4.21	7.04	4.93	12.70	8.89
53	5.87	4.11	7.83	5.48	11.68	8.18
54	4.45	3.11	6.33	4.43	10.01	7.00
55	3.00	2.10	4.48	3.13	7.52	5.26
56	1.93	1.35	3.80	2.66	4.46	3.12
57	1.34	0.94	2.85	1.99	3.33	2.33
58	0.15	0.10	0.18	0.12	0.23	0.16
59	0.11	0.08	0.16	0.11	0.24	0.17

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2 'General' refers to fees charged in the General occupation category and is the default fee category that applies to members.

3 'Office-based' refers to fees charged where a member applies for and is accepted for the Office-based occupation category.

Benefit payment period of up to two years (cover expiry age 67)

Age at last birthday	Insurance fee ¹ per unit per week (\$)					
	90 day waiting period		60 day waiting period		30 day waiting period	
	General ²	Office-based ³	General ²	Office-based ³	General ²	Office-based ³
15	0.03	0.02	0.05	0.03	0.09	0.06
16	0.04	0.02	0.05	0.03	0.09	0.06
17	0.04	0.03	0.05	0.03	0.09	0.06
18	0.04	0.03	0.05	0.04	0.09	0.06
19	0.04	0.03	0.05	0.04	0.10	0.07
20	0.04	0.03	0.06	0.04	0.10	0.07
21	0.04	0.03	0.06	0.04	0.11	0.08
22	0.05	0.03	0.07	0.05	0.12	0.08
23	0.05	0.04	0.07	0.05	0.13	0.09
24	0.06	0.04	0.08	0.06	0.14	0.10
25	0.07	0.05	0.09	0.06	0.16	0.11
26	0.08	0.05	0.10	0.07	0.19	0.13
27	0.09	0.06	0.12	0.09	0.22	0.15
28	0.11	0.07	0.14	0.10	0.26	0.18
29	0.12	0.09	0.17	0.12	0.30	0.21
30	0.15	0.10	0.20	0.14	0.36	0.25
31	0.17	0.12	0.26	0.18	0.46	0.32
32	0.21	0.15	0.27	0.19	0.49	0.34
33	0.24	0.17	0.31	0.22	0.56	0.39
34	0.26	0.18	0.36	0.25	0.64	0.45
35	0.31	0.21	0.41	0.29	0.73	0.51
36	0.35	0.24	0.48	0.33	0.83	0.58
37	0.40	0.28	0.55	0.38	0.93	0.65
38	0.42	0.29	0.60	0.42	1.05	0.74
39	0.46	0.32	0.65	0.46	1.17	0.82
40	0.53	0.37	0.69	0.49	1.25	0.88
41	0.56	0.39	0.78	0.55	1.39	0.97
42	0.63	0.44	0.86	0.60	1.48	1.03
43	0.66	0.47	0.96	0.67	1.61	1.13
44	0.72	0.50	1.01	0.71	1.77	1.24
45	0.78	0.54	1.05	0.74	1.88	1.32
46	0.84	0.59	1.20	0.84	2.07	1.45
47	0.93	0.65	1.30	0.91	2.21	1.55
48	0.96	0.67	1.29	0.90	2.47	1.73
49	1.01	0.71	1.49	1.04	2.56	1.79
50	1.05	0.74	1.49	1.04	2.63	1.84
51	1.10	0.77	1.46	1.02	2.60	1.82
52	1.17	0.82	1.55	1.08	2.77	1.94
53	1.20	0.84	1.63	1.14	2.84	1.99
54	1.21	0.84	1.68	1.17	2.99	2.09
55	1.32	0.93	1.87	1.31	3.17	2.22
56	1.35	0.94	1.94	1.36	3.32	2.32
57	1.51	1.06	1.96	1.37	3.76	2.63
58	1.53	1.07	2.07	1.45	3.65	2.55
59	1.65	1.15	2.31	1.62	4.08	2.86
60	1.73	1.21	2.26	1.58	4.13	2.89
61	1.83	1.28	2.68	1.87	4.23	2.96
62	1.84	1.29	2.55	1.78	4.57	3.20
63	1.84	1.29	2.52	1.76	4.67	3.27
64	1.88	1.32	2.54	1.78	4.64	3.25
65	0.26	0.18	0.23	0.16	0.34	0.24
66	0.19	0.13	0.17	0.12	0.33	0.23

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Benefit payment period of up to two years (cover expiry age of 60)

Age at last birthday	Insurance fee ¹ per unit per week (\$)					
	90 day waiting period		60 day waiting period		30 day waiting period	
	General ²	Office-based ³	General ²	Office-based ³	General ²	Office-based ³
15	0.02	0.02	0.04	0.03	0.08	0.05
16	0.02	0.02	0.04	0.03	0.08	0.05
17	0.03	0.02	0.04	0.03	0.08	0.06
18	0.03	0.02	0.05	0.03	0.08	0.06
19	0.03	0.02	0.05	0.03	0.09	0.06
20	0.03	0.02	0.05	0.04	0.09	0.06
21	0.03	0.02	0.06	0.04	0.10	0.07
22	0.03	0.02	0.06	0.04	0.11	0.08
23	0.04	0.03	0.07	0.05	0.12	0.08
24	0.04	0.03	0.07	0.05	0.13	0.09
25	0.05	0.03	0.08	0.06	0.15	0.10
26	0.05	0.04	0.10	0.07	0.17	0.12
27	0.06	0.04	0.11	0.08	0.20	0.14
28	0.07	0.05	0.13	0.09	0.26	0.18
29	0.09	0.06	0.15	0.11	0.28	0.19
30	0.12	0.08	0.20	0.14	0.36	0.25
31	0.12	0.09	0.22	0.15	0.38	0.27
32	0.14	0.10	0.25	0.17	0.46	0.32
33	0.18	0.12	0.31	0.22	0.51	0.36
34	0.19	0.13	0.33	0.23	0.60	0.42
35	0.22	0.15	0.37	0.26	0.67	0.47
36	0.25	0.17	0.42	0.29	0.83	0.58
37	0.30	0.21	0.50	0.35	0.85	0.59
38	0.30	0.21	0.52	0.36	0.92	0.65
39	0.33	0.23	0.61	0.43	1.01	0.71
40	0.41	0.29	0.68	0.48	1.18	0.83
41	0.41	0.28	0.78	0.55	1.24	0.86
42	0.47	0.33	0.75	0.53	1.43	1.00
43	0.50	0.35	0.93	0.65	1.58	1.11
44	0.56	0.39	0.99	0.70	1.59	1.11
45	0.61	0.43	1.02	0.71	1.71	1.20
46	0.59	0.41	1.10	0.77	1.84	1.29
47	0.68	0.48	1.14	0.80	1.96	1.37
48	0.75	0.53	1.17	0.82	2.14	1.50
49	0.76	0.53	1.23	0.86	2.38	1.66
50	0.77	0.54	1.28	0.90	2.29	1.60
51	0.75	0.53	1.64	1.15	2.35	1.65
52	0.90	0.63	1.39	0.97	2.47	1.73
53	0.92	0.64	1.58	1.10	2.57	1.80
54	0.92	0.65	1.48	1.04	3.14	2.20
55	1.13	0.79	1.57	1.10	2.80	1.96
56	0.99	0.69	1.93	1.35	2.97	2.08
57	1.21	0.85	1.77	1.24	3.16	2.21
58	0.15	0.10	0.18	0.12	0.23	0.16
59	0.11	0.08	0.16	0.11	0.24	0.17

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3 'Office-based' refers to fees charged where a member applies for and is accepted for the Office-based occupation category.

Death Cover and fees

Age at last birthday	Total Default Death cover (\$) (2 units)	Cover per unit (\$)	Insurance fee ¹ per unit per week (\$)	
			General ²	Office-based ³
15	50,000	25,000	0.10	0.08
16	50,000	25,000	0.09	0.07
17	50,000	25,000	0.09	0.07
18	50,000	25,000	0.09	0.07
19	50,000	25,000	0.09	0.07
20	50,000	25,000	0.10	0.08
21	50,000	25,000	0.10	0.08
22	50,000	25,000	0.11	0.09
23	50,000	25,000	0.12	0.09
24	50,000	25,000	0.13	0.11
25	134,900	67,450	0.15	0.12
26	134,900	67,450	0.18	0.14
27	134,900	67,450	0.21	0.17
28	134,900	67,450	0.24	0.20
29	134,900	67,450	0.29	0.23
30	134,900	67,450	0.34	0.27
31	134,900	67,450	0.40	0.32
32	134,900	67,450	0.46	0.37
33	134,900	67,450	0.50	0.40
34	134,900	67,450	0.52	0.42
35	185,600	92,800	0.59	0.47
36	185,600	92,800	0.67	0.54
37	185,600	92,800	0.78	0.62
38	185,600	92,800	0.90	0.72
39	185,600	92,800	1.02	0.82
40	170,000	85,000	1.13	0.91
41	168,000	84,000	1.19	0.95
42	153,000	76,500	1.23	0.98
43	138,000	69,000	1.26	1.01
44	124,800	62,400	1.29	1.03
45	114,000	57,000	1.30	1.04
46	103,800	51,900	1.31	1.05
47	97,200	48,600	1.31	1.05
48	90,300	45,150	1.32	1.05
49	84,000	42,000	1.32	1.05
50	76,800	38,400	1.31	1.05
51	70,200	35,100	1.30	1.04
52	64,200	32,100	1.30	1.04
53	59,100	29,550	1.29	1.03
54	54,600	27,300	1.26	1.01
55	50,400	25,200	1.24	0.99
56	46,500	23,250	1.21	0.97
57	43,200	21,600	1.20	0.96
58	39,900	19,950	1.17	0.94
59	36,900	18,450	1.15	0.92
60	34,200	17,100	1.11	0.89
61	31,500	15,750	1.08	0.86
62	28,800	14,400	1.03	0.82
63	26,100	13,050	0.96	0.77
64	23,700	11,850	0.85	0.68
65	17,400	8,700	0.75	0.60
66	15,300	7,650	0.68	0.55
67	13,200	6,600	0.65	0.52
68	11,400	5,700	0.61	0.49
69	10,200	5,100	0.58	0.46
70	8,400	4,200	0.53	0.43
71	7,500	3,750	0.47	0.37
72	6,600	3,300	0.40	0.32
73	5,700	2,850	0.38	0.30
74	4,800	2,400	0.36	0.29

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Total and Permanent Disablement (TPD) Cover and fees

Age at last birthday	TPD Cover per unit (\$)	Insurance fee ¹ per unit per week (\$)	
		General ²	Office-based ³
15	85,000	0.24	0.17
16	85,000	0.24	0.17
17	85,000	0.25	0.17
18	85,000	0.24	0.17
19	85,000	0.25	0.18
20	85,000	0.27	0.19
21	85,000	0.30	0.21
22	85,000	0.31	0.21
23	85,000	0.32	0.23
24	85,000	0.34	0.24
25	85,000	0.34	0.24
26	85,000	0.36	0.25
27	85,000	0.37	0.26
28	85,000	0.43	0.30
29	85,000	0.47	0.33
30	85,000	0.52	0.36
31	85,000	0.57	0.40
32	85,000	0.67	0.47
33	85,000	0.79	0.56
34	85,000	0.87	0.61
35	85,000	0.95	0.67
36	85,000	1.04	0.73
37	85,000	1.19	0.83
38	85,000	1.30	0.91
39	85,000	1.47	1.03
40	84,000	1.59	1.11
41	76,500	1.58	1.11
42	69,000	1.61	1.12
43	62,400	1.59	1.11
44	57,000	1.61	1.13
45	54,750	1.71	1.19
46	51,900	1.78	1.24
47	48,600	1.84	1.29
48	45,150	1.87	1.31
49	42,000	1.93	1.35
50	38,400	1.92	1.34
51	35,100	1.91	1.34
52	32,100	1.93	1.35
53	29,550	1.93	1.35
54	27,300	1.89	1.32
55	25,200	1.92	1.35
56	23,250	1.89	1.32
57	21,600	1.91	1.33
58	19,950	1.93	1.35
59	18,450	1.90	1.33
60	17,100	1.90	1.33
61	15,750	1.91	1.34
62	14,400	1.91	1.34
63	13,050	1.91	1.34
64	11,850	1.88	1.32
65	8,700	1.65	1.15
66	7,650	1.74	1.22
67	6,600	1.69	1.19
68	5,700	1.69	1.19
69	5,100	1.69	1.19

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Fixed Death Cover and TPD Cover fees

Fixed cover insurance fee per week for \$1,000 sum insured

Age at last birthday	Death Cover insurance fee ¹ per week (\$)		TPD Cover insurance fee ¹ per week (\$)	
	General ²	Office-based ³	General ²	Office-based ³
15	0.0116	0.0093	0.0033	0.0022
16	0.0116	0.0093	0.0033	0.0022
17	0.0116	0.0093	0.0033	0.0022
18	0.0116	0.0093	0.0033	0.0022
19	0.0116	0.0093	0.0033	0.0022
20	0.0111	0.0089	0.0037	0.0026
21	0.0105	0.0084	0.0041	0.0029
22	0.0099	0.0079	0.0041	0.0029
23	0.0091	0.0073	0.0044	0.0031
24	0.0085	0.0069	0.0045	0.0031
25	0.0078	0.0062	0.0047	0.0033
26	0.0075	0.0060	0.0050	0.0034
27	0.0074	0.0060	0.0053	0.0038
28	0.0072	0.0058	0.0060	0.0041
29	0.0072	0.0058	0.0063	0.0044
30	0.0074	0.0060	0.0074	0.0051
31	0.0075	0.0060	0.0082	0.0058
32	0.0077	0.0062	0.0094	0.0067
33	0.0084	0.0068	0.0109	0.0077
34	0.0089	0.0071	0.0123	0.0087
35	0.0095	0.0077	0.0142	0.0099
36	0.0103	0.0083	0.0161	0.0113
37	0.0109	0.0087	0.0187	0.0131
38	0.0118	0.0094	0.0215	0.0150
39	0.0128	0.0102	0.0251	0.0175
40	0.0140	0.0112	0.0293	0.0205
41	0.0152	0.0121	0.0339	0.0236
42	0.0162	0.0129	0.0385	0.0270
43	0.0171	0.0136	0.0435	0.0304
44	0.0180	0.0144	0.0485	0.0339
45	0.0189	0.0151	0.0540	0.0379
46	0.0200	0.0160	0.0608	0.0425
47	0.0214	0.0171	0.0690	0.0483
48	0.0227	0.0182	0.0788	0.0551
49	0.0246	0.0197	0.0905	0.0635
50	0.0270	0.0215	0.1035	0.0724
51	0.0295	0.0237	0.1175	0.0822
52	0.0323	0.0258	0.1322	0.0926
53	0.0352	0.0281	0.1481	0.1037
54	0.0381	0.0304	0.1633	0.1143
55	0.0412	0.0329	0.1781	0.1247
56	0.0445	0.0356	0.1937	0.1357
57	0.0481	0.0385	0.2106	0.1474
58	0.0519	0.0415	0.2286	0.1600
59	0.0560	0.0448	0.2481	0.1736
60	0.0606	0.0485	0.2701	0.1890
61	0.0658	0.0526	0.2957	0.2070
62	0.0721	0.0577	0.3262	0.2282
63	0.0794	0.0636	0.3621	0.2534
64	0.0878	0.0702	0.4028	0.2819
65	0.1271	0.1017	0.4490	0.3142
66	0.1462	0.1169	0.5022	0.3516
67	0.1682	0.1346	0.5638	0.3947
68	0.1928	0.1542	0.6375	0.4463
69	0.2193	0.1754	0.7262	0.5084
70	0.2193	0.1754		
71	0.2193	0.1754		
72	0.2193	0.1754		
73	0.2193	0.1754		
74	0.2193	0.1754		

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