

Premium rates for Voluntary Cover from 1 July 2023

The new annual premium rates for Voluntary Cover for Death and Total and permanent disablement (TPD) through Qantas Super are listed below and are the same regardless of the division you're in. You pay a premium rate for every \$10,000 of Voluntary Cover you have. The annual premium rate that applies depends on your age last 1 October and your occupational group rating. Your occupational group rating depends on the nature of the role you are employed in. To work out your occupational group rating, please refer to the Voluntary Cover Insurance Guide on our website. Premiums for Voluntary Cover are deducted from your super account each month.

Annual premium per \$10,000 of cover from 1 July 2023

Your age last 1 October	Occupational group 1			Occupational group 2			Occupational group 3		
	Death	TPD	Death and TPD	Death	TPD	Death and TPD	Death	TPD	Death and TPD
Up to 35	\$3.02	\$5.10	\$8.12	\$5.24	\$8.82	\$14.06	\$6.05	\$10.21	\$16.26
36	\$3.26	\$8.31	\$11.57	\$5.64	\$14.37	\$20.01	\$6.52	\$16.60	\$23.12
37	\$3.36	\$9.35	\$12.71	\$5.80	\$16.19	\$21.99	\$6.71	\$18.72	\$25.43
38	\$3.62	\$10.33	\$13.95	\$6.26	\$17.86	\$24.12	\$7.24	\$20.68	\$27.92
39	\$3.89	\$11.44	\$15.33	\$6.74	\$19.79	\$26.53	\$7.79	\$22.87	\$30.66
40	\$4.22	\$12.66	\$16.88	\$7.30	\$21.90	\$29.20	\$8.42	\$25.34	\$33.76
41	\$4.56	\$13.98	\$18.54	\$7.89	\$24.19	\$32.08	\$9.12	\$27.95	\$37.07
42	\$4.91	\$15.47	\$20.38	\$8.51	\$26.73	\$35.24	\$9.83	\$30.91	\$40.74
43	\$5.48	\$17.72	\$23.20	\$9.49	\$30.63	\$40.12	\$10.97	\$35.41	\$46.38
44	\$6.10	\$20.24	\$26.34	\$10.57	\$35.03	\$45.60	\$12.22	\$40.50	\$52.72
45	\$6.80	\$23.22	\$30.02	\$11.75	\$40.16	\$51.91	\$13.59	\$46.42	\$60.01
46	\$7.57	\$26.56	\$34.13	\$13.10	\$45.96	\$59.06	\$15.14	\$53.14	\$68.28
47	\$8.42	\$30.41	\$38.83	\$14.57	\$52.62	\$67.19	\$16.85	\$60.84	\$77.69
48	\$9.17	\$34.96	\$44.13	\$15.87	\$60.44	\$76.31	\$18.35	\$69.90	\$88.25
49	\$9.99	\$40.16	\$50.15	\$17.28	\$69.47	\$86.75	\$19.97	\$80.34	\$100.31
50	\$10.91	\$46.13	\$57.04	\$18.88	\$79.82	\$98.70	\$21.83	\$92.27	\$114.10
51	\$11.93	\$53.04	\$64.97	\$20.66	\$91.75	\$112.41	\$23.87	\$106.07	\$129.94
52	\$13.04	\$60.96	\$74.00	\$22.56	\$105.43	\$127.99	\$26.09	\$121.92	\$148.01
53	\$14.20	\$69.29	\$83.49	\$24.56	\$119.88	\$144.44	\$28.39	\$138.62	\$167.01
54	\$15.47	\$78.85	\$94.32	\$26.77	\$136.41	\$163.18	\$30.94	\$157.67	\$188.61
55	\$16.84	\$89.69	\$106.53	\$29.14	\$155.11	\$184.25	\$33.68	\$179.35	\$213.03
56	\$18.33	\$102.05	\$120.38	\$31.72	\$176.55	\$208.27	\$36.66	\$204.10	\$240.76
57	\$19.95	\$116.15	\$136.10	\$34.54	\$200.96	\$235.50	\$39.93	\$232.31	\$272.24
58	\$22.16	\$126.24	\$148.40	\$38.33	\$218.39	\$256.72	\$44.31	\$252.48	\$296.79
59	\$24.60	\$137.16	\$161.76	\$42.56	\$237.31	\$279.87	\$49.21	\$274.34	\$323.55
60	\$27.20	\$149.11	\$176.31	\$47.05	\$257.98	\$305.03	\$54.39	\$298.23	\$352.62
61	\$30.08	\$162.07	\$192.15	\$52.05	\$280.38	\$332.43	\$60.17	\$324.17	\$384.34
62	\$33.28	\$176.20	\$209.48	\$57.57	\$304.79	\$362.36	\$66.55	\$352.36	\$418.91
63	\$36.39	\$197.14	\$233.53	\$62.95	\$341.05	\$404.00	\$72.77	\$394.31	\$467.08
64	\$39.77	\$220.63	\$260.40	\$68.81	\$381.67	\$450.48	\$79.55	\$441.24	\$520.79