

## Premium rates for Standard Cover from 1 July 2023

### Division 10

The new annual premium rates are listed below.

You pay a premium rate, based on your age, for every \$1,000 of Standard Cover for income protection that you have. Premiums are deducted from your super account each month.

Meanwhile, your employer pays a premium rate, based on your age, for every \$1,000 of Standard Cover for death and total and permanent disablement that you have. This means that the premiums for this cover paid by your employer count as concessional contributions for you. For more information on concessional contributions, visit [qantassuper.com.au/resources](http://qantassuper.com.au/resources).

### Death and total and permanent disablement (TPD) cover

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

Your age last 1 October	Death	TPD	Death and TPD
Up to 30	\$0.38	\$0.36	\$0.74
31-45	\$0.47	\$1.43	\$1.90
46-50	\$0.97	\$4.44	\$5.41
51-55	\$1.75	\$8.07	\$9.82
56-60	\$3.10	\$14.33	\$17.43

## Income protection cover

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

Your age last 1 October	Income protection	Your age last 1 October	Income protection
16	\$2.67	41	\$6.78
17	\$2.79	42	\$7.08
18	\$2.90	43	\$7.40
19	\$3.01	44	\$7.73
20	\$3.12	45	\$8.09
21	\$3.23	46	\$8.46
22	\$3.35	47	\$8.86
23	\$3.46	48	\$9.27
24	\$3.58	49	\$9.71
25	\$3.70	50	\$10.17
26	\$3.83	51	\$10.66
27	\$3.96	52	\$11.16
28	\$4.10	53	\$11.69
29	\$4.24	54	\$12.26
30	\$4.39	55	\$12.84
31	\$4.56	56	\$13.45
32	\$4.72	57	\$14.09
33	\$4.90	58	\$14.75
34	\$5.09	59	\$15.45
35	\$5.30	60	\$16.18
36	\$5.50	61	\$16.94
37	\$5.73	62	\$17.73
38	\$5.97	63	\$18.55
39	\$6.23	64	\$12.43
40	\$6.50	From your 65 <sup>th</sup> birthday	Cover not available

## Premium rates for Voluntary Cover from 1 July 2023

The new annual premium rates for Voluntary Cover 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 what your occupational group rating is 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

\*Total and permanent disablement