

## Premium rates for Standard Cover from 1 January 2024

### 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 January 2024

| Your age last 1 October | Death (\$) | TPD (\$) | Death and TPD (\$) |
|-------------------------|------------|----------|--------------------|
| Up to 30                | 0.38       | 0.30     | 0.68               |
| 31-45                   | 0.47       | 1.19     | 1.66               |
| 46-50                   | 0.97       | 3.70     | 4.67               |
| 51-55                   | 1.75       | 6.73     | 8.48               |
| 56-60                   | 3.10       | 11.94    | 15.04              |

## Income protection cover

### Annual premium per \$1,000 of cover from 1 January 2024

| Your age last 1 October | Income protection (\$) | Your age last 1 October             | Income protection (\$) |
|-------------------------|------------------------|-------------------------------------|------------------------|
| 16                      | 2.30                   | 41                                  | 5.84                   |
| 17                      | 2.41                   | 42                                  | 6.10                   |
| 18                      | 2.50                   | 43                                  | 6.38                   |
| 19                      | 2.59                   | 44                                  | 6.66                   |
| 20                      | 2.69                   | 45                                  | 6.97                   |
| 21                      | 2.78                   | 46                                  | 7.29                   |
| 22                      | 2.89                   | 47                                  | 7.64                   |
| 23                      | 2.98                   | 48                                  | 7.99                   |
| 24                      | 3.09                   | 49                                  | 8.37                   |
| 25                      | 3.19                   | 50                                  | 8.77                   |
| 26                      | 3.30                   | 51                                  | 9.19                   |
| 27                      | 3.41                   | 52                                  | 9.62                   |
| 28                      | 3.53                   | 53                                  | 10.08                  |
| 29                      | 3.66                   | 54                                  | 10.57                  |
| 30                      | 3.78                   | 55                                  | 11.07                  |
| 31                      | 3.93                   | 56                                  | 11.59                  |
| 32                      | 4.07                   | 57                                  | 12.15                  |
| 33                      | 4.22                   | 58                                  | 12.72                  |
| 34                      | 4.39                   | 59                                  | 13.32                  |
| 35                      | 4.57                   | 60                                  | 13.95                  |
| 36                      | 4.74                   | 61                                  | 14.60                  |
| 37                      | 4.94                   | 62                                  | 15.28                  |
| 38                      | 5.15                   | 63                                  | 15.99                  |
| 39                      | 5.37                   | 64                                  | 10.72                  |
| 40                      | 5.60                   | From your 65 <sup>th</sup> birthday | Cover not available    |

## Premium rates for Voluntary Cover from 1 January 2024

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 January 2024

| 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                 | 4.25     | 7.27               | 5.24                 | 7.35     | 12.59              | 6.05                 | 8.51     | 14.56              |
| 36                      | 3.26                 | 6.93     | 10.19              | 5.64                 | 11.98    | 17.62              | 6.52                 | 13.83    | 20.35              |
| 37                      | 3.36                 | 7.79     | 11.15              | 5.80                 | 13.49    | 19.29              | 6.71                 | 15.60    | 22.31              |
| 38                      | 3.62                 | 8.61     | 12.23              | 6.26                 | 14.88    | 21.14              | 7.24                 | 17.23    | 24.47              |
| 39                      | 3.89                 | 9.53     | 13.42              | 6.74                 | 16.49    | 23.23              | 7.79                 | 19.06    | 26.85              |
| 40                      | 4.22                 | 10.55    | 14.77              | 7.30                 | 18.25    | 25.55              | 8.42                 | 21.12    | 29.54              |
| 41                      | 4.56                 | 11.65    | 16.21              | 7.89                 | 20.16    | 28.05              | 9.12                 | 23.29    | 32.41              |
| 42                      | 4.91                 | 12.89    | 17.80              | 8.51                 | 22.28    | 30.79              | 9.83                 | 25.76    | 35.59              |
| 43                      | 5.48                 | 14.77    | 20.25              | 9.49                 | 25.53    | 35.02              | 10.97                | 29.51    | 40.48              |
| 44                      | 6.10                 | 16.87    | 22.97              | 10.57                | 29.19    | 39.76              | 12.22                | 33.75    | 45.97              |
| 45                      | 6.80                 | 19.35    | 26.15              | 11.75                | 33.47    | 45.22              | 13.59                | 38.68    | 52.27              |
| 46                      | 7.57                 | 22.13    | 29.70              | 13.10                | 38.30    | 51.40              | 15.14                | 44.28    | 59.42              |
| 47                      | 8.42                 | 25.34    | 33.76              | 14.57                | 43.85    | 58.42              | 16.85                | 50.70    | 67.55              |
| 48                      | 9.17                 | 29.13    | 38.30              | 15.87                | 50.37    | 66.24              | 18.35                | 58.25    | 76.60              |
| 49                      | 9.99                 | 33.47    | 43.46              | 17.28                | 57.89    | 75.17              | 19.97                | 66.95    | 86.92              |
| 50                      | 10.91                | 38.44    | 49.35              | 18.88                | 66.52    | 85.40              | 21.83                | 76.89    | 98.72              |
| 51                      | 11.93                | 44.20    | 56.13              | 20.66                | 76.46    | 97.12              | 23.87                | 88.39    | 112.26             |
| 52                      | 13.04                | 50.80    | 63.84              | 22.56                | 87.86    | 110.42             | 26.09                | 101.60   | 127.69             |
| 53                      | 14.20                | 57.74    | 71.94              | 24.56                | 99.90    | 124.46             | 28.39                | 115.52   | 143.91             |
| 54                      | 15.47                | 65.71    | 81.18              | 26.77                | 113.68   | 140.45             | 30.94                | 131.39   | 162.33             |
| 55                      | 16.84                | 74.74    | 91.58              | 29.14                | 129.26   | 158.40             | 33.68                | 149.46   | 183.14             |
| 56                      | 18.33                | 85.04    | 103.37             | 31.72                | 147.13   | 178.85             | 36.66                | 170.08   | 206.74             |
| 57                      | 19.95                | 96.79    | 116.74             | 34.54                | 167.47   | 202.01             | 39.93                | 193.59   | 233.52             |
| 58                      | 22.16                | 105.20   | 127.36             | 38.33                | 181.99   | 220.32             | 44.31                | 210.40   | 254.71             |
| 59                      | 24.60                | 114.30   | 138.90             | 42.56                | 197.76   | 240.32             | 49.21                | 228.62   | 277.83             |
| 60                      | 27.20                | 124.26   | 151.46             | 47.05                | 214.98   | 262.03             | 54.39                | 248.53   | 302.92             |
| 61                      | 30.08                | 135.06   | 165.14             | 52.05                | 233.65   | 285.70             | 60.17                | 270.14   | 330.31             |
| 62                      | 33.28                | 146.83   | 180.11             | 57.57                | 253.99   | 311.56             | 66.55                | 293.63   | 360.18             |
| 63                      | 36.39                | 164.28   | 200.67             | 62.95                | 284.21   | 347.16             | 72.77                | 328.59   | 401.36             |
| 64                      | 39.77                | 183.86   | 223.63             | 68.81                | 318.06   | 386.87             | 79.55                | 367.70   | 447.25             |