

Sunsuper for life

Insurance premium rates from 1 July 2018

Death and Total & Permanent Disability Assist, and White Collar cover

Age last birthday	Amount of cover (\$)				Premium (\$) per week			
	Death and Total & Permanent Disability Assist ²		White Collar cover		Premium (\$)			
	Death	Total & Permanent Disability Assist ²	Death	Total & Permanent Disability Assist ²	Death only		Death and Total & Permanent Disability Assist ²	
					Male	Female	Male	Female
15 to 21	62,500	125,000	93,750	187,500	0.92	0.56	2.00	1.20
22 to 29	125,000	175,000	187,500	262,500	1.84	1.16	3.52	2.36
30 to 33	250,000		375,000		3.72	2.32	6.40	4.32
34	246,000		369,000					
35	240,000		360,000		3.96	2.56	7.56	5.92
36	230,000		345,000					
37	219,000		328,500					
38	209,000		313,500					
39	197,000		295,500					
40	186,000		279,000					
41	176,000		264,000					
42	163,000		244,500					
43	152,000		228,000					
44	142,000		213,000					
45	132,000		198,000					
46	122,000		183,000					
47	113,000		169,500					
48	103,000		154,500					
49	93,000		139,500					
50	83,000		124,500					
51	75,000		112,500					
52	66,000		99,000					
53	57,000		85,500					
54	48,000		72,000					
55	42,000		63,000					
56	36,000		54,000					
57	32,000		48,000					
58	29,000		43,500					
59	27,000		40,500					
60	25,000		37,500					
61	23,000		34,500					
62	21,000		31,500					
63	19,000		28,500					
64	17,000		25,500					
65 to 66	16,000		24,000		3.96	2.56	7.56	5.92
67 to 69 ¹	16,000	N/A	24,000	N/A				

Notes:

¹ Cover from age 67 is Death only.

² Total & Permanent Disability Assist cover may provide up to six Annual Support Payments, paid over a minimum of five years.

Tailored **Death and Total & Permanent Disablement cover**

Annual premiums for each \$1,000 insured benefit

Age last birthday	Male		Female	
	Death	Total & Permanent Disability	Death	Total & Permanent Disability
15	0.46	0.05	0.15	0.03
16	0.46	0.05	0.15	0.03
17	0.50	0.05	0.15	0.03
18	0.53	0.11	0.17	0.03
19	0.58	0.10	0.18	0.03
20	0.59	0.13	0.17	0.05
21	0.61	0.15	0.17	0.05
22	0.61	0.16	0.15	0.03
23	0.61	0.17	0.15	0.03
24	0.60	0.20	0.15	0.08
25	0.59	0.21	0.15	0.05
26	0.58	0.18	0.15	0.05
27	0.55	0.20	0.17	0.08
28	0.53	0.21	0.17	0.09
29	0.52	0.24	0.19	0.11
30	0.52	0.24	0.21	0.13
31	0.51	0.25	0.21	0.15
32	0.51	0.25	0.22	0.15
33	0.52	0.25	0.26	0.18
34	0.53	0.28	0.27	0.22
35	0.54	0.33	0.30	0.24
36	0.55	0.39	0.33	0.28
37	0.58	0.44	0.35	0.33
38	0.61	0.49	0.38	0.39
39	0.64	0.57	0.42	0.42
40	0.67	0.63	0.47	0.48
41	0.71	0.70	0.52	0.54
42	0.76	0.77	0.58	0.63
43	0.81	0.85	0.63	0.70
44	0.89	0.96	0.68	0.80
45	0.97	1.08	0.73	0.90
46	1.04	1.19	0.78	0.99
47	1.14	1.31	0.84	1.10
48	1.26	1.43	0.91	1.22
49	1.40	1.59	0.98	1.37
50	1.56	1.78	1.05	1.51
51	1.72	2.22	1.12	1.69
52	1.92	2.66	1.23	1.84
53	2.15	3.10	1.33	2.06
54	2.40	3.53	1.45	2.29
55	2.68	4.03	1.60	2.59
56	3.01	4.61	1.77	2.95
57	3.30	5.35	1.98	3.34
58	3.67	6.17	2.21	3.83
59	4.07	6.86	2.45	4.37
60	4.53	7.70	2.75	5.00
61	4.96	8.38	3.06	5.71
62	5.52	8.58	3.43	6.53
63	6.58	10.53	3.82	7.28
64	7.87	12.27	4.28	8.13
65	8.90	18.61	4.77	12.78
66	9.89	21.27	5.29	14.90
67	10.87		5.84	
68	12.59	N/A	6.45	N/A
69	14.36		7.03	

Occupational categories

Occupational category	Death	TPD ¹
Professional	0.85	0.85
White	1.00	1.00
Light Blue	1.20	1.60
Medium Blue	1.30	2.10
Heavy Blue	1.40	2.50
Hazardous	4.20	15.80

Notes:

- Total & Permanent Disability cover ends when you turn 67 and Death cover ends when you turn 70.
- Cover is available on a **Fixed Premium** or **Fixed Cover** basis.
- Rounding variations may occur when calculating premiums.
- Different cover and premium arrangements may exist; you will have been informed separately if this applies.
- Premium rates are effective from 1 July 2018.

Opt In and White Collar Income Protection cover - 2 year Benefit Period, 90 day Waiting Period

Weekly Premiums for each \$500 monthly benefit

Age last birthday	Income Protection premium (\$) per week (per \$500 monthly benefit)			
	Opt In Income Protection		White Collar Income Protection	
	Male	Female	Male	Female
15 to 21				
22 to 29				
30 to 33				
34				
35	0.34	0.50	0.23	0.33
36				
37				
38				
39				
40				
41				
42				
43				
44	0.76	1.26	0.51	0.84
45				
46				
47				
48				
49				
50				
51				
52				
53				
54				
55				
56				
57	1.89	2.52	1.26	1.68
58				
59				
60				
61				
62				
63				
64				

Notes:

- These premiums include stamp duty.
- Rounding variations may occur when calculating premiums.
- Premium rates are effective from 1 July 2018.

Tailored Income Protection cover - 2 year Benefit Period

Annual premiums for each \$1,000 insured benefit

Age last birthday	Male				Female			
	Waiting Period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	2.04	1.43	0.96	0.69	2.91	1.96	1.10	0.79
16	2.06	1.45	0.98	0.69	2.92	1.98	1.12	0.80
17	2.06	1.47	0.98	0.69	2.94	2.01	1.12	0.80
18	2.09	1.47	0.98	0.69	2.97	2.04	1.12	0.79
19	2.11	1.49	0.98	0.69	2.99	2.04	1.16	0.81
20	2.14	1.50	0.98	0.69	3.03	2.06	1.16	0.82
21	2.07	1.45	0.91	0.64	3.05	2.07	1.17	0.82
22	2.04	1.41	0.85	0.62	3.07	2.09	1.17	0.85
23	1.96	1.37	0.80	0.59	3.13	2.11	1.17	0.85
24	1.93	1.31	0.77	0.55	3.15	2.14	1.21	0.88
25	1.89	1.31	0.72	0.54	3.17	2.14	1.21	0.88
26	1.89	1.29	0.70	0.5	3.26	2.23	1.28	0.93
27	1.93	1.31	0.69	0.5	3.35	2.29	1.32	0.98
28	1.94	1.31	0.69	0.5	3.48	2.39	1.38	1.03
29	2.01	1.32	0.69	0.5	3.62	2.48	1.42	1.06
30	2.06	1.38	0.69	0.51	3.81	2.58	1.47	1.10
31	2.14	1.42	0.72	0.55	4.00	2.73	1.50	1.12
32	2.23	1.49	0.72	0.55	4.24	2.89	1.55	1.16
33	2.33	1.55	0.77	0.59	4.50	3.01	1.62	1.23
34	2.45	1.63	0.80	0.61	4.77	3.19	1.68	1.31
35	2.57	1.72	0.85	0.65	5.07	3.35	1.77	1.38
36	2.73	1.81	0.88	0.69	5.39	3.53	1.89	1.45
37	2.89	1.90	0.98	0.75	5.72	3.77	2.04	1.59
38	3.05	2.04	1.03	0.81	6.08	4.00	2.18	1.71
39	3.22	2.16	1.10	0.87	6.48	4.31	2.36	1.89
40	3.44	2.30	1.21	0.98	6.88	4.61	2.58	2.06
41	3.65	2.47	1.31	1.05	7.30	4.98	2.82	2.27
42	3.91	2.65	1.45	1.16	7.76	5.33	3.10	2.50
43	4.15	2.82	1.59	1.28	8.22	5.68	3.44	2.78
44	4.41	3.03	1.77	1.42	8.72	6.08	3.79	3.07
45	4.73	3.26	1.94	1.60	9.25	6.50	4.18	3.43
46	5.06	3.53	2.18	1.81	9.80	6.93	4.60	3.79
47	5.41	3.79	2.45	2.04	10.38	7.42	5.07	4.22
48	5.80	4.10	2.71	2.27	11.00	7.92	5.60	4.66
49	6.22	4.42	3.01	2.54	11.64	8.46	6.14	5.16
50	6.70	4.82	3.40	2.85	12.35	9.02	6.75	5.67
51	7.19	5.23	3.81	3.22	13.07	9.64	7.35	6.26
52	7.76	5.67	4.25	3.64	13.85	10.28	8.03	6.84
53	8.35	6.16	4.77	4.08	14.69	10.96	8.77	7.52
54	9.02	6.74	5.33	4.60	15.59	11.71	9.51	8.18
55	9.75	7.33	6.01	5.20	16.55	12.47	10.27	8.89
56	10.54	8.01	6.74	5.88	17.59	13.30	11.09	9.67
57	11.42	8.75	7.52	6.58	18.70	14.19	11.92	10.44
58	12.42	9.59	8.40	7.38	19.91	15.14	12.77	11.25
59	13.49	10.50	9.39	8.30	21.20	16.17	13.66	12.08
60	14.67	11.49	10.47	9.28	22.65	17.25	14.58	12.94
61	16.00	12.61	11.66	10.37	24.21	18.42	15.50	13.80
62	17.48	13.84	12.99	10.45	25.92	19.68	16.45	13.21
63	15.08	12.78	11.14	8.98	25.02	20.94	17.38	13.99
64	9.69	7.63	6.08	4.98	16.07	12.68	10.10	8.27

Occupational categories

Occupational category	Income Protection
Professional	0.85
White	1.00
Light Blue	1.40
Medium Blue	1.70
Heavy Blue	2.50
Hazardous	10.00

Occupational categories are applied to each of the Benefit Period and Waiting Period options available.

Notes:

- These premiums include stamp duty and a 5% insurance fee to offset Sunsuper's cost of providing the cover.
- Rounding variations may occur when calculating premiums.
- Premium rates are effective from 1 July 2018.

Tailored Income Protection cover - 5 year Benefit Period

Annual premiums for each \$1,000 insured benefit

Age last birthday	Male				Female			
	Waiting Period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	4.38	3.21	2.11	1.64	6.39	4.55	2.55	1.93
16	4.47	3.30	2.14	1.65	6.49	4.62	2.59	1.97
17	4.55	3.32	2.19	1.66	6.56	4.65	2.64	1.97
18	4.62	3.38	2.23	1.69	6.66	4.75	2.65	1.98
19	4.69	3.42	2.24	1.70	6.77	4.79	2.65	1.98
20	4.76	3.52	2.26	1.73	6.89	4.90	2.69	2.10
21	4.63	3.38	2.14	1.66	6.96	4.96	2.77	2.13
22	4.55	3.30	1.98	1.52	7.09	5.04	2.80	2.18
23	4.49	3.21	1.90	1.48	7.21	5.09	2.85	2.23
24	4.45	3.16	1.82	1.41	7.34	5.19	2.88	2.32
25	4.35	3.09	1.73	1.37	7.39	5.25	2.92	2.32
26	4.45	3.09	1.69	1.37	7.64	5.45	3.13	2.51
27	4.49	3.14	1.66	1.35	7.92	5.66	3.29	2.65
28	4.59	3.21	1.66	1.35	8.30	5.94	3.41	2.79
29	4.70	3.30	1.69	1.37	8.70	6.22	3.54	2.88
30	4.90	3.38	1.73	1.41	9.21	6.52	3.66	3.01
31	5.11	3.56	1.76	1.44	9.74	6.90	3.80	3.14
32	5.37	3.68	1.82	1.48	10.35	7.30	3.97	3.29
33	5.66	3.89	1.93	1.64	11.04	7.77	4.16	3.47
34	5.94	4.10	1.98	1.66	11.80	8.25	4.35	3.66
35	6.32	4.35	2.14	1.82	12.60	8.84	4.63	3.93
36	6.73	4.63	2.32	1.95	13.46	9.39	4.97	4.22
37	7.11	4.96	2.44	2.11	14.40	10.08	5.33	4.57
38	7.59	5.25	2.65	2.26	15.39	10.82	5.79	4.97
39	8.12	5.66	2.86	2.47	16.47	11.57	6.30	5.44
40	8.67	6.07	3.16	2.79	17.58	12.46	6.94	6.00
41	9.28	6.49	3.47	3.05	18.80	13.38	7.63	6.66
42	9.95	7.01	3.81	3.35	20.06	14.37	8.39	7.36
43	10.65	7.52	4.24	3.75	21.39	15.42	9.32	8.21
44	11.43	8.14	4.70	4.17	22.82	16.59	10.35	9.16
45	12.25	8.84	5.25	4.69	24.34	17.84	11.51	10.24
46	13.21	9.59	5.89	5.25	25.91	19.18	12.75	11.36
47	14.21	10.38	6.60	5.93	27.62	20.59	14.14	12.68
48	15.32	11.27	7.39	6.71	29.43	22.11	15.66	14.11
49	16.52	12.30	8.34	7.52	31.34	23.73	17.25	15.60
50	17.87	13.38	9.37	8.52	33.35	25.50	19.03	17.25
51	19.32	14.65	10.59	9.66	35.53	27.37	20.93	19.07
52	20.88	15.98	11.89	10.89	37.87	29.41	22.96	21.01
53	22.69	17.50	13.42	12.32	40.41	31.56	25.11	23.00
54	24.61	19.18	15.14	13.90	43.08	33.83	27.37	25.18
55	26.75	21.03	17.04	15.68	45.98	36.32	29.80	27.41
56	29.10	23.07	19.18	17.71	49.12	38.91	32.31	29.81
57	31.70	25.35	21.54	19.94	52.51	41.73	34.89	32.31
58	34.56	27.85	24.19	22.46	56.18	44.73	37.57	34.87
59	37.78	30.67	27.13	23.91	60.19	47.95	40.41	35.61
60	41.31	33.76	30.41	26.05	64.59	51.42	43.23	37.03
61	40.77	33.47	30.46	24.77	61.99	49.16	40.94	33.31
62	38.80	31.91	29.23	23.50	57.50	45.33	37.14	29.80
63	25.68	21.78	18.97	15.30	42.63	35.67	29.62	23.81
64	16.51	13.01	10.35	8.46	27.36	21.60	17.21	14.09

Notes:

- These premiums include stamp duty and a 5% insurance fee to offset Sunsuper's cost of providing the cover.
- Rounding variations may occur when calculating premiums.
- Premium rates are effective from 1 July 2018.

Tailored Income Protection cover - Benefit Period to age 65

Annual premiums for each \$1,000 insured benefit

Age last birthday	Male				Female			
	Waiting Period							
	30 days	60 days	90 days	180 days	30 days	60 days	90 days	180 days
15	6.94	5.34	3.73	3.21	12.10	8.78	5.45	4.68
16	7.36	5.62	3.90	3.35	13.03	9.47	5.88	5.10
17	7.63	5.85	4.08	3.52	13.48	9.75	6.08	5.21
18	7.90	6.06	4.20	3.63	13.91	10.08	6.27	5.39
19	8.20	6.29	4.36	3.74	14.40	10.45	6.46	5.53
20	8.52	6.52	4.50	3.90	14.87	10.77	6.71	5.79
21	8.52	6.38	4.31	3.76	15.37	11.10	6.88	6.02
22	8.55	6.36	4.12	3.60	15.88	11.51	7.09	6.21
23	8.59	6.29	4.02	3.52	16.38	11.84	7.35	6.46
24	8.65	6.27	3.84	3.42	16.93	12.22	7.53	6.75
25	8.74	6.27	3.76	3.35	17.47	12.61	7.80	6.96
26	8.95	6.36	3.76	3.35	18.32	13.36	8.41	7.51
27	9.29	6.54	3.80	3.38	19.26	14.11	8.94	8.03
28	9.68	6.79	3.84	3.48	20.38	14.93	9.43	8.48
29	10.16	7.05	3.95	3.59	21.69	15.77	9.87	8.94
30	10.68	7.38	4.08	3.66	23.16	16.72	10.31	9.37
31	11.33	7.76	4.22	3.84	24.78	17.79	10.75	9.80
32	12.00	8.23	4.44	4.04	26.52	18.88	11.26	10.28
33	12.73	8.70	4.68	4.25	28.42	20.13	11.80	10.78
34	13.56	9.23	4.97	4.57	30.48	21.47	12.46	11.41
35	14.44	9.87	5.32	4.90	32.67	22.92	13.21	12.14
36	15.39	10.54	5.66	5.20	34.93	24.54	14.11	13.02
37	16.47	11.33	6.09	5.66	37.36	26.24	15.14	13.98
38	17.57	12.10	6.59	6.09	39.83	28.10	16.35	15.16
39	18.74	12.96	7.18	6.66	42.42	30.09	17.79	16.49
40	19.99	13.91	7.82	7.25	45.13	32.25	19.37	17.96
41	21.34	14.95	8.57	7.93	47.89	34.51	21.19	19.69
42	22.75	16.10	9.40	8.78	50.69	36.92	23.16	21.55
43	24.26	17.27	10.32	9.62	53.55	39.47	25.39	23.59
44	25.80	18.60	11.41	10.63	56.45	42.12	27.81	25.87
45	27.41	19.99	12.57	11.72	59.39	44.86	30.40	28.34
46	29.18	21.53	13.90	12.96	62.29	47.67	33.13	30.84
47	30.98	23.13	15.32	14.30	65.19	50.56	36.02	33.60
48	32.88	24.89	16.94	15.75	68.03	53.46	39.02	36.37
49	34.85	26.72	18.67	17.40	70.88	56.37	42.01	39.15
50	36.87	28.67	20.55	19.11	73.56	59.25	45.07	41.98
51	38.97	30.77	22.56	20.95	76.19	62.03	48.06	44.71
52	41.12	32.88	24.75	22.95	78.72	64.72	50.93	47.26
53	43.28	35.11	27.01	25.00	81.02	67.22	53.62	49.69
54	45.50	37.38	29.39	27.14	83.13	69.50	56.10	51.77
55	47.68	39.69	31.79	29.21	84.97	71.46	58.17	53.46
56	49.85	41.98	34.25	31.32	86.43	73.02	59.85	54.64
57	51.71	44.03	36.54	33.13	87.23	73.87	60.76	55.05
58	53.16	45.71	38.45	34.44	87.19	73.87	60.82	54.50
59	53.95	46.80	39.85	35.11	85.98	72.74	59.71	52.59
60	41.31	33.76	30.40	26.05	64.58	51.41	43.24	37.03
61	40.77	33.47	30.46	24.78	61.99	49.16	40.94	33.31
62	38.80	31.91	29.23	23.50	57.50	45.34	37.14	29.81
63	25.68	21.77	18.97	15.29	42.63	35.67	29.61	23.82
64	16.51	13.02	10.35	8.47	27.36	21.61	17.21	14.09

Notes:

- These premiums include stamp duty and a 5% insurance fee to offset Sunsuper's cost of providing the cover.
- Rounding variations may occur when calculating premiums.
- Premium rates are effective from 1 July 2018.