

## UniSuper insurance premiums effective from 1 October 2020

### UNITISED COVER

	Death-only	TPD-only	Death and TPD
Pricing per week <sup>1</sup>	\$ 1.23	\$ 1.08	\$ 2.08

### FIXED COVER ANNUAL PREMIUM RATES<sup>1</sup> PER \$1,000 OF INSURED BENEFIT

Age	Death-only (\$)	TPD-only (\$)	Death and TPD (\$)	Age	Death-only (\$)	TPD-only (\$)	Death and TPD (\$)
14-34	0.27	0.24	0.46	55	2.31	2.01	3.88
35	0.30	0.25	0.50	56	2.49	2.14	4.17
36	0.32	0.26	0.53	57	2.69	2.34	4.53
37	0.34	0.27	0.55	58	2.86	2.48	4.80
38	0.36	0.32	0.61	59	3.06	2.68	5.17
39	0.39	0.35	0.66	60	3.40	2.94	5.71
40	0.43	0.37	0.72	61	3.79	3.29	6.38
41	0.49	0.43	0.82	62	4.31	3.74	7.24
42	0.55	0.47	0.92	63	4.60	4.00	7.75
43	0.61	0.54	1.03	64	4.96	4.30	8.33
44	0.71	0.60	1.18	65	5.62	4.86	9.43
45	0.76	0.66	1.29	66	6.45	5.58	10.83
46	0.85	0.74	1.44	67	7.17	6.22	12.04
47	0.95	0.83	1.60	68	8.06	6.99	13.54
48	1.06	0.92	1.77	69	9.20	7.99	15.47
49	1.17	1.02	1.97	70	10.73	N/A <sup>2</sup>	10.73
50	1.32	1.14	2.22	71	12.88	N/A <sup>2</sup>	12.88
51	1.45	1.26	2.43	72	16.10	N/A <sup>2</sup>	16.10
52	1.63	1.40	2.72	73	20.13	N/A <sup>2</sup>	20.13
53	1.78	1.55	3.00	74	25.75	N/A <sup>2</sup>	25.75
54	2.02	1.75	3.39				

<sup>1</sup>Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged to cover the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and any tax credits that are applicable to UniSuper. Please note, insurance premiums are not fixed and can be expected to change from time to time. We will notify you in writing of any changes.

<sup>2</sup>Death-only paid; no TPD benefit is payable after age 70.

## UniSuper insurance premiums effective from 1 October 2020

### ANNUAL PREMIUM<sup>1</sup> (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 30-DAY WAITING PERIOD

Age	2-year benefit period	5-year benefit period	'To age 65' benefit period
14-38	10.82	34.14	156.96
39-43	17.88	56.51	259.84
44-47	27.46	86.74	398.82
48-50	38.48	121.53	558.82
51-53	44.42	140.29	645.00
54-56	62.01	195.87	900.48
57-59	66.87	211.20	971.03
60-62	68.11	198.03	198.03
63	58.41	58.41	58.41
64	19.48	19.48	19.48

### ANNUAL PREMIUM<sup>1</sup> (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 60-DAY WAITING PERIOD

Age	2-year benefit period	5-year benefit period	'To age 65' benefit period
14-38	7.55	23.83	109.23
39-43	12.49	39.42	180.72
44-47	19.15	60.53	277.47
48-50	26.83	84.81	388.83
51-53	30.97	97.90	448.74
54-56	43.24	136.67	626.51
57-59	46.62	147.37	675.61
60-62	50.45	145.54	145.54
63	41.62	41.62	41.62
64	13.89	13.89	13.89

<sup>1</sup> Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged to cover the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and any tax credits that are applicable to UniSuper. Please note, insurance premiums are not fixed and can be expected to change from time to time. You will be given written notice of any changes.

## UniSuper insurance premiums effective from 1 October 2020

**ANNUAL PREMIUM<sup>1</sup> (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 90-DAY WAITING PERIOD**

<b>Age</b>	<b>2-year benefit period</b>	<b>5-year benefit period</b>	<b>'To age 65' benefit period</b>
14-38	5.56	18.77	85.75
39-43	9.19	31.04	141.91
44-47	14.11	47.65	217.80
48-50	19.77	66.78	305.18
51-53	22.81	77.07	352.26
54-56	31.86	107.61	491.76
57-59	34.35	116.04	530.32
60-62	42.25	119.30	119.30
63	33.57	33.57	33.57
64	11.19	11.19	11.19

<sup>1</sup> Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged to cover the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and any tax credits that are applicable to UniSuper. Please note, insurance premiums are not fixed and can be expected to change from time to time. You will be given written notice of any changes.