

Premium rates for Standard Cover from 1 July 2022 – Divisions 6 and 7

The new annual premium rates are listed below. You pay a premium rate, based on your age, for every \$1,000 of Standard Cover you have. Premiums are deducted from your super account each month.

Death and total and permanent disablement (TPD) cover

Annual premium per \$1,000 of cover from 1 July 2022

| Your age last 1 October | Death | TPD |
|-------------------------|--------|---------|
| Up to 30 | \$0.38 | \$0.40 |
| 31-45 | \$0.47 | \$1.60 |
| 46-50 | \$0.97 | \$4.95 |
| 51-55 | \$1.75 | \$9.00 |
| 56-60 | \$3.10 | \$15.98 |
| 61-64 | \$5.07 | \$26.01 |

Income protection cover

Annual premium per \$1,000 of cover from 1 July 2022

| Your age last 1 October | Income protection | Your age last 1 October | Income protection |
|-------------------------|-------------------|-------------------------------------|---------------------|
| 16 | \$3.47 | 41 | \$8.79 |
| 17 | \$3.62 | 42 | \$9.19 |
| 18 | \$3.76 | 43 | \$9.60 |
| 19 | \$3.90 | 44 | \$10.03 |
| 20 | \$4.05 | 45 | \$10.49 |
| 21 | \$4.19 | 46 | \$10.98 |
| 22 | \$4.34 | 47 | \$11.49 |
| 23 | \$4.49 | 48 | \$12.03 |
| 24 | \$4.64 | 49 | \$12.60 |
| 25 | \$4.80 | 50 | \$13.20 |
| 26 | \$4.97 | 51 | \$13.83 |
| 27 | \$5.14 | 52 | \$14.48 |
| 28 | \$5.32 | 53 | \$15.17 |
| 29 | \$5.50 | 54 | \$15.90 |
| 30 | \$5.70 | 55 | \$16.66 |
| 31 | \$5.91 | 56 | \$17.45 |
| 32 | \$6.13 | 57 | \$18.28 |
| 33 | \$6.36 | 58 | \$19.14 |
| 34 | \$6.61 | 59 | \$20.05 |
| 35 | \$6.87 | 60 | \$20.99 |
| 36 | \$7.14 | 61 | \$21.98 |
| 37 | \$7.44 | 62 | \$23.00 |
| 38 | \$7.75 | 63 | \$24.07 |
| 39 | \$8.08 | 64 | \$16.12 |
| 40 | \$8.43 | From your 65 th birthday | Cover not available |

Premium rates for Voluntary Cover from 1 July 2022

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 2022

| 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 | \$5.69 | \$8.71 | \$5.24 | \$9.84 | \$15.08 | \$6.05 | \$11.39 | \$17.44 |
| 36 | \$3.26 | \$9.27 | \$12.53 | \$5.64 | \$16.03 | \$21.66 | \$6.52 | \$18.52 | \$25.05 |
| 37 | \$3.36 | \$10.43 | \$13.79 | \$5.80 | \$18.06 | \$23.85 | \$6.71 | \$20.88 | \$27.59 |
| 38 | \$3.62 | \$11.52 | \$15.14 | \$6.26 | \$19.92 | \$26.18 | \$7.24 | \$23.07 | \$30.31 |
| 39 | \$3.89 | \$12.76 | \$16.66 | \$6.74 | \$22.07 | \$28.82 | \$7.79 | \$25.51 | \$33.31 |
| 40 | \$4.22 | \$14.12 | \$18.34 | \$7.30 | \$24.43 | \$31.73 | \$8.42 | \$28.26 | \$36.68 |
| 41 | \$4.56 | \$15.59 | \$20.15 | \$7.89 | \$26.98 | \$34.87 | \$9.12 | \$31.18 | \$40.29 |
| 42 | \$4.91 | \$17.25 | \$22.16 | \$8.51 | \$29.82 | \$38.33 | \$9.83 | \$34.48 | \$44.31 |
| 43 | \$5.48 | \$19.77 | \$25.25 | \$9.49 | \$34.16 | \$43.65 | \$10.97 | \$39.50 | \$50.47 |
| 44 | \$6.10 | \$22.58 | \$28.68 | \$10.57 | \$39.07 | \$49.64 | \$12.22 | \$45.17 | \$57.39 |
| 45 | \$6.80 | \$25.90 | \$32.70 | \$11.75 | \$44.79 | \$56.54 | \$13.59 | \$51.78 | \$65.37 |
| 46 | \$7.57 | \$29.63 | \$37.20 | \$13.10 | \$51.26 | \$64.36 | \$15.14 | \$59.27 | \$74.40 |
| 47 | \$8.42 | \$33.92 | \$42.34 | \$14.57 | \$58.69 | \$73.26 | \$16.85 | \$67.86 | \$84.72 |
| 48 | \$9.17 | \$38.99 | \$48.16 | \$15.87 | \$67.42 | \$83.29 | \$18.35 | \$77.97 | \$96.32 |
| 49 | \$9.99 | \$44.79 | \$54.78 | \$17.28 | \$77.49 | \$94.77 | \$19.97 | \$89.61 | \$109.58 |
| 50 | \$10.91 | \$51.45 | \$62.36 | \$18.88 | \$89.03 | \$107.91 | \$21.83 | \$102.92 | \$124.75 |
| 51 | \$11.93 | \$59.16 | \$71.09 | \$20.66 | \$102.34 | \$123.00 | \$23.87 | \$118.31 | \$142.19 |
| 52 | \$13.04 | \$68.00 | \$81.04 | \$22.56 | \$117.60 | \$140.16 | \$26.09 | \$135.99 | \$162.07 |
| 53 | \$14.20 | \$77.29 | \$91.50 | \$24.56 | \$133.71 | \$158.27 | \$28.39 | \$154.62 | \$183.01 |
| 54 | \$15.47 | \$87.95 | \$103.42 | \$26.77 | \$152.15 | \$178.92 | \$30.94 | \$175.87 | \$206.81 |
| 55 | \$16.84 | \$100.04 | \$116.88 | \$29.14 | \$173.01 | \$202.15 | \$33.68 | \$200.05 | \$233.73 |
| 56 | \$18.33 | \$113.83 | \$132.16 | \$31.72 | \$196.92 | \$228.65 | \$36.66 | \$227.65 | \$264.31 |
| 57 | \$19.95 | \$129.56 | \$149.51 | \$34.54 | \$224.15 | \$258.69 | \$39.93 | \$259.12 | \$299.05 |
| 58 | \$22.16 | \$140.81 | \$162.97 | \$38.33 | \$243.59 | \$281.92 | \$44.31 | \$281.62 | \$325.93 |
| 59 | \$24.60 | \$152.99 | \$177.58 | \$42.56 | \$264.70 | \$307.26 | \$49.21 | \$306.00 | \$355.20 |
| 60 | \$27.20 | \$166.32 | \$193.53 | \$47.05 | \$287.75 | \$334.80 | \$54.39 | \$332.65 | \$387.04 |
| 61 | \$30.08 | \$180.77 | \$210.86 | \$52.05 | \$312.74 | \$364.79 | \$60.17 | \$361.58 | \$421.75 |
| 62 | \$33.28 | \$196.53 | \$229.80 | \$57.57 | \$339.97 | \$397.54 | \$66.55 | \$393.03 | \$459.58 |
| 63 | \$36.39 | \$219.89 | \$256.27 | \$62.95 | \$380.41 | \$443.36 | \$72.77 | \$439.82 | \$512.59 |
| 64 | \$39.77 | \$246.09 | \$285.86 | \$68.81 | \$425.72 | \$494.53 | \$79.55 | \$492.16 | \$571.71 |

*Total and permanent disablement