

Premium rates for Basic Cover from 1 January 2024

Gateway

The new annual premium rates are listed below. You pay a premium rate, based on your age, for every \$1,000 of Basic 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 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
61-64	5.07	19.43	24.50
65-69	6.72	Cover not available from your 65 th birthday ¹	
70+		Cover not available ¹	

¹Basic cover for TPD ceases on your 65th birthday and Basic cover for death ceases on your 70th birthday.

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 th 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