

Premium rates for Standard Cover from 1 January 2024

The new annual premium rates are listed below. Your employer pays a premium rate, based on your age, for every 1,000 of Standard Cover 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 qantasuper.com.au/resources.

Table A - Death and total and permanent disablement (TPD) cover

Annual premium per 1,000 of cover from 1 January 2024

Your age next birthday ¹	Death and TPD (\$)	Your age next birthday	Death and TPD (\$)
16	0.27	41	1.20
17	0.31	42	1.32
18	0.37	43	1.42
19	0.39	44	1.60
20	0.42	45	1.82
21	0.44	46	2.07
22	0.44	47	2.52
23	0.44	48	2.86
24	0.45	49	3.21
25	0.47	50	3.61
26	0.44	51	4.07
27	0.45	52	4.60
28	0.45	53	5.20
29	0.47	54	5.83
30	0.50	55	6.57
31	0.51	56	7.36
32	0.66	57	8.30
33	0.67	58	9.36
34	0.73	59	10.27
35	0.78	60	11.28
36	0.81	61	12.37
37	0.86	62	13.56
38	0.93	63	14.88
39	1.01	64	16.57
40	1.10	65	18.43

Table B - Income protection cover

Annual premium per 1,000 of cover from 1 January 2024

Your age next birthday ¹	Premium rate (\$)
16 to 36	1.53
37 to 41	1.93
42 to 46	3.09
47 to 51	5.47
52 to 56	10.51
57 to 61	21.84
62 to 65	23.75

¹Standard Cover ceases on your 65th birthday.

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