

# Insurance changes from 1 April 2026



## Significant event notice

2 February 2026



**This Significant event notice (SEN) is for CareSuper members who have Category A insurance cover.**

This document provides important information about changes to our insurance arrangements, including the cost of cover, with effect from 1 April 2026. Please read this document to understand how the changes affect you.

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### Insurance changes on 1 April 2026

If you hold Category A cover in your CareSuper account, the following changes will apply from 1 April 2026:

- The cost of your cover will generally increase. See page 2 for more information.
- Some of the terms, conditions and definitions applicable to your cover are changing.

If you'd like to change or cancel your cover before this change comes into effect, please ensure we receive your request by **5pm (AEDT) on 31 March 2026**.

This SEN has been issued by CareSuper Pty Ltd ABN 14 008 650 628, AFSL 238718, as the trustee of CareSuper ABN 74 559 365 913. References to 'the insurer' and 'our insurer' mean MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096). This document contains general information only and doesn't take into account your objectives, financial situation or needs. Before making any financial decisions, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser. Any advice provided in this document is provided by CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL 284443. A copy of the *Financial services guide* for CareSuper is available at [caresuper.com.au/fsg](https://caresuper.com.au/fsg). Consider the PDS and TMDs at [caresuper.com.au/pds](https://caresuper.com.au/pds).

## Insurance fees are increasing

At CareSuper, everything we do is for our members, and that includes regularly reviewing our insurance to make sure it continues to meet your needs and provide genuine value.

Over the past three years we've kept fees steady, but claims have risen – showing that members are relying on their cover when life takes an unexpected turn. To keep delivering strong, long-term protection, insurance fees will increase from 1 April 2026.

We've worked hard to minimise the impact and ensure our insurance remains simple, fair and transparent, with clear fees and no surprises. These changes mean your cover will stay reliable for the future, giving you and your family confidence that CareSuper insurance will be there when you need it most.

**The new fees from 1 April 2026 are available from page 5.**

## Death and TPD changes

### Tailored age-based cover

From 1 April 2026, you'll have the option to apply for Tailored age-based cover for Death and Total and permanent disablement (TPD).<sup>1</sup>

With Tailored age-based cover, the value of cover is based on your age. As you get older, the cover amounts and insurance fees change.

The amount of Tailored age-based cover that's available to you is based on your chosen multiple of the standard Category A Default cover amounts. You can choose cover levels of 25%, 50%, 75%, 100%, 125%, 150%, 175% or 200% of the standard Category A Default cover amounts.

### What can you do?

You can check, change, or cancel your cover at any time through [Member Online](#) and the [CareSuper app](#).

If you want to apply for Tailored age-based cover on or after 1 April 2026, you'll be able to apply in [Member Online](#), in the [CareSuper app](#), or by completing an *Apply for cover* form available at [caresuper.com.au/forms](https://caresuper.com.au/forms).<sup>1</sup>

<sup>1</sup> Limits and eligibility criteria apply. Applications are subject to acceptance by our insurer and any relevant terms and conditions.

## Cancelling or reducing Default cover

Currently, if you hold Default cover and you cancel or reduce the Death cover only or the TPD cover only, the remaining cover is converted to Fixed cover. From 1 April 2026, the remaining cover will be converted to Tailored cover and can continue to be held as either Fixed cover or Tailored age-based cover. If you don't choose, your remaining cover will be Fixed cover.

For example, if you hold Default cover of \$100,000 Death cover and \$50,000 TPD cover, and you decide to cancel your Death cover, your remaining \$50,000 TPD cover will be converted to Fixed cover, unless you choose to keep your remaining TPD cover as Tailored age-based cover.

## Life events changes

You can apply to increase your cover without having to provide detailed health information if you experience any of the specified 'Life events' in our *Insurance guide* available at [caresuper.com.au/pds](https://caresuper.com.au/pds).<sup>2</sup>

We're introducing a new Life event condition on 1 April 2026. You'll be able to apply to increase your cover through Life events when you turn 30, 40 or 50, in addition to the current specified Life events. If you've already increased your cover through a Life event, you will be able to access the new condition at your 30<sup>th</sup>, 40<sup>th</sup> and 50<sup>th</sup> birthday.

If you want to apply for an increase under this Life event condition on or after 1 April 2026, you'll need to provide proof of your birthday (for example a current driver's licence), and we must receive your application (including evidence) within 60 days of your birthday.

From 1 April 2026, a number of existing Life event conditions will apply to registered de facto relationships as well as married spouses.

The maximum amount of additional Death and/or TPD cover that you can apply for based on a Life event is reducing from 1 April 2026:

Before 1 April 2026	From 1 April 2026
<p>The lesser of:</p> <ul style="list-style-type: none"> <li>an amount equal to your existing cover</li> <li>\$200,000</li> </ul>	<p>The lesser of:</p> <ul style="list-style-type: none"> <li>25% of your current cover</li> <li>\$100,000</li> </ul>

From 1 April 2026 you will not be eligible to apply to increase your cover due to a Life event if you have previously had an application for cover declined due to your medical history.

### What can you do?

You can check, change, or cancel your cover at any time through [Member Online](#) and the [CareSuper app](#).

To increase your Death and/or TPD cover due to a Life event, apply in [Member Online](#), in the [CareSuper app](#), or complete a *Life event* form available at [caresuper.com.au/forms](https://caresuper.com.au/forms).<sup>2</sup>

<sup>2</sup>Limits and eligibility criteria apply. Applications are subject to acceptance by our insurer and any relevant terms and conditions. If you successfully apply to increase your cover due to a specified Life event, any existing Death and/or TPD cover will become Fixed cover and any loadings and/or exclusions that apply to your existing cover will also apply to the new cover.

## Income protection changes

### Changes to maximum benefit amount available

From 1 April 2026, you can apply for Income protection cover for up to 87% of your current income (including up to 12% super contributions).<sup>3</sup> This is currently limited to 85% of your current income (including up to 10% super contributions). The maximum amount of cover you can hold is \$30,000 per month.

If you hold Fixed Income protection cover before 1 April 2026, your monthly cover amount will not change.

If you have an Income protection claim approved, the benefit you could receive will depend on your date of disablement:

Before 1 April 2026	From 1 April 2026
Up to 75% of your pre-disability income will be paid to you as income, with the balance of up to <b>10%</b> paid into your CareSuper account as super contributions.	Up to 75% of your pre-disability income will be paid to you as income, with the balance of up to <b>12%</b> paid into your CareSuper account as super contributions.

<sup>3</sup>Eligibility criteria apply. Applications are subject to acceptance by our insurer and any relevant terms and conditions.

### Income offset rules

If you receive (or are entitled to receive) other disability income while you're receiving an Income protection benefit under our Income protection policy, our insurer will reduce the Income protection benefit payable under this policy by the amount of other income you receive.

From 1 April 2026, there are some changes to the types of payments and entitlements that will or won't reduce your monthly benefit. The tables below detail the changes:

### Income and entitlements that will reduce your monthly benefit

Before 1 April 2026	From 1 April 2026
All leave that is actually paid to you by your employer, such as sick leave, annual leave, parental leave or long service leave.	Only sick leave that is actually paid to you by your employer.
An amount the insurer estimates you could reasonably earn if you refuse to engage in an occupational rehabilitation program required by the insurer.	Any income the insurer estimates you could reasonably be expected to earn in your occupation while disabled.

## Income and entitlements that won't reduce your monthly benefit

Before 1 April 2026	From 1 April 2026
Any leave entitlements that haven't been paid to you by your employer. You're not required to use up leave entitlements before any payment of monthly benefits start.	Any annual leave, long service leave or parental leave payments made by your employer. Any leave entitlements that haven't been paid to you by your employer. You're not required to use up leave entitlements before any payment of monthly benefits start.
If you have capacity to return to work while on claim but are unable to practically do so, our insurer generally won't reduce your monthly benefit by the amount you could have earned had you returned to work.	If you are fit to return to work in a reduced capacity but such work is not available with your existing employer, the insurer generally won't reduce your monthly benefit by the amount you should be able to earn from your employer.

Read our *Insurance guide* to find out more about our Income protection cover, including explanations for important terms. You can find this at [caresuper.com.au/pds](https://caresuper.com.au/pds).

## Other changes that could affect your cover

### What if your cover changes before 1 April 2026?

If you change employers, your insurance category may change. This may impact the type and amount of Default cover available to you, as well as the cost of your cover.

We offer several insurance categories to support the wide-ranging circumstances of our members and employers. This includes categories A, B, C and D. Your insurance category is determined by the employer paying super guarantee (SG) contributions to CareSuper on your behalf.

Because our insurance categories operate quite differently, we've prepared different significant event notices for each category. All of these notices are available at [caresuper.com.au/insurance-changes2026](https://caresuper.com.au/insurance-changes2026).

If your insurance category changes before 1 April 2026, we'll provide you with a link to the relevant notice in your *Insurance statement* when confirming your change in category.

### Suicide or self-inflicted injury exclusion

From 1 April 2026, exclusions will apply in the following circumstances:

- **If limited cover conditions apply to your cover** – our insurer will not pay a benefit if your death, terminal illness or TPD is directly or indirectly caused by or attributed to suicide or attempted suicide or intentional self-inflicted injury or infection, and this takes place within the first 12 months of cover starting.
- **If you hold Tailored cover** – our insurer will not pay a benefit if your death, terminal illness or TPD is directly or indirectly caused by or attributed to suicide or attempted suicide or intentional self-inflicted injury or infection, and this takes place within the first 12 months of cover starting or increasing. This exclusion applies to the amount of cover in excess of any standard amount of Default cover that would have otherwise applied.

## Changes to definitions

We've summarised some changes to definitions that apply to our cover below.

For full details of the terms, conditions, definitions, and eligibility criteria that will apply to your cover from 1 April 2026, refer to the *Insurance guide* available at [caresuper.com.au/pds](https://caresuper.com.au/pds) from 1 April 2026.

### Total and permanent disablement (TPD)/Totally and permanently disabled

Currently members claiming under the restricted TPD definition (physical disorders) must meet the requirements associated with being unable to perform basic activities associated with work ever again.

From 1 April 2026, an additional condition is available – loss of limbs and/or sight. This will be defined as follows:

You suffer the total and permanent loss of the use of:

- a) two limbs (where 'limb' means a whole hand or whole foot),
- b) sight in both eyes (where 'sight' refers to the total and irrecoverable loss of vision in the eye(s)), or
- c) one limb and sight in one eye; and

as at the assessment date are unlikely ever to work in any gainful employment for which you are reasonably suited by education, training or experience.

### Income

The definition of 'income' is changing on 1 April 2026 to include more payment types and allowances, and apply updated averaging periods. The updated definition will be provided in the *Insurance guide* available at [caresuper.com.au/pds](https://caresuper.com.au/pds) from 1 April 2026.

## Cost of cover from 1 April 2026

The following tables show the insurance fees that will apply from 1 April 2026.

The amount you pay depends on the type and amount of cover you hold, your age, your employer and your occupation rating. Income protection costs are also impacted by your waiting period and benefit period.

There may be differences in the insurance fees shown and what you're charged due to rounding. Your insurance fees will be higher if you've applied for cover that has been accepted with loadings.

In the following tables, you'll see both a **gross fee** and a **net fee**.

- The **gross fee** refers to the insurance premium payable to the insurer (includes stamp duty) plus an insurance administration fee which is payable to CareSuper. The insurance administration fee is increasing on 1 April 2026 from 3% of the insurance premium to 4.2% of the insurance premium.
- The **net fee** is what is deducted from your account. This is less than the gross fee, as we pass on the benefit of a tax deduction of 15% of your insurance premiums.

You should refer to the **net fee** columns when working out what your cover will cost.

### Check what your cover costs

You can check your current insurance fees any time in [Member Online](#) or in the [CareSuper app](#).

 [See more](#) – Examples are provided on [page 10](#).

**Table 1 – Annual insurance fees for Death and TPD cover**

This shows the yearly cost for every \$1,000 of Death and TPD cover, by age and occupation rating.

Age	Active occupation rating				Office occupation rating				Professional occupation rating			
	Death		TPD		Death		TPD		Death		TPD	
	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$
15-20	0.38	0.32	0.48	0.41	0.26	0.22	0.33	0.29	0.19	0.16	0.23	0.20
21	0.40	0.34	0.52	0.45	0.28	0.24	0.36	0.31	0.20	0.17	0.26	0.22
22	0.43	0.37	0.57	0.49	0.29	0.25	0.41	0.35	0.22	0.19	0.29	0.25
23	0.44	0.37	0.66	0.56	0.31	0.27	0.46	0.39	0.23	0.20	0.33	0.29
24	0.47	0.40	0.74	0.63	0.33	0.29	0.52	0.45	0.23	0.20	0.38	0.32
25	0.49	0.42	0.82	0.70	0.34	0.29	0.57	0.49	0.25	0.21	0.43	0.37
26	0.53	0.45	0.94	0.80	0.36	0.31	0.66	0.56	0.27	0.23	0.48	0.41
27	0.55	0.47	1.06	0.91	0.39	0.33	0.74	0.63	0.28	0.24	0.52	0.45
28	0.58	0.50	1.22	1.04	0.41	0.35	0.85	0.73	0.29	0.25	0.63	0.54
29	0.63	0.54	1.37	1.17	0.44	0.37	0.95	0.81	0.32	0.28	0.69	0.59
30	0.66	0.56	1.54	1.32	0.46	0.39	1.08	0.93	0.33	0.29	0.77	0.66
31	0.69	0.59	1.76	1.51	0.48	0.41	1.23	1.05	0.35	0.30	0.89	0.76
32	0.74	0.63	1.97	1.69	0.51	0.44	1.38	1.18	0.36	0.31	1.00	0.86
33	0.78	0.67	2.23	1.91	0.54	0.46	1.56	1.34	0.40	0.34	1.11	0.95
34	0.82	0.70	2.51	2.15	0.58	0.50	1.76	1.51	0.42	0.36	1.26	1.08
35	0.86	0.74	2.76	2.36	0.61	0.53	1.94	1.66	0.44	0.37	1.38	1.18
36	0.91	0.78	2.99	2.56	0.64	0.54	2.10	1.80	0.46	0.39	1.49	1.28
37	0.95	0.81	3.27	2.80	0.66	0.56	2.28	1.95	0.48	0.41	1.65	1.41
38	1.00	0.86	3.53	3.02	0.70	0.60	2.46	2.11	0.50	0.43	1.76	1.51
39	1.05	0.90	3.84	3.29	0.74	0.63	2.69	2.30	0.53	0.45	1.92	1.64
40	1.10	0.95	4.19	3.59	0.78	0.67	2.92	2.50	0.55	0.47	2.10	1.80
41	1.16	0.99	4.53	3.88	0.81	0.70	3.19	2.73	0.58	0.50	2.26	1.94
42	1.21	1.03	4.94	4.23	0.84	0.72	3.46	2.96	0.61	0.53	2.48	2.12
43	1.28	1.10	5.37	4.59	0.90	0.77	3.76	3.22	0.64	0.54	2.69	2.30
44	1.34	1.15	5.85	5.00	0.95	0.81	4.08	3.50	0.68	0.58	2.92	2.50
45	1.45	1.24	6.19	5.30	1.01	0.87	4.31	3.69	0.73	0.62	3.08	2.64
46	1.54	1.32	6.55	5.61	1.08	0.93	4.60	3.93	0.78	0.67	3.28	2.81
47	1.66	1.42	6.94	5.94	1.16	0.99	4.86	4.16	0.83	0.71	3.46	2.96
48	1.78	1.53	7.36	6.30	1.24	1.06	5.16	4.42	0.89	0.76	3.68	3.15
49	1.90	1.62	7.79	6.67	1.33	1.14	5.47	4.68	0.95	0.81	3.91	3.35
50	2.04	1.75	8.26	7.07	1.43	1.22	5.78	4.95	1.02	0.87	4.14	3.54
51	2.19	1.87	8.75	7.49	1.54	1.32	6.13	5.24	1.09	0.94	4.39	3.76
52	2.34	2.01	9.27	7.94	1.65	1.41	6.50	5.57	1.18	1.01	4.65	3.98
53	2.51	2.15	9.84	8.42	1.76	1.51	6.88	5.89	1.26	1.08	4.93	4.22
54	2.70	2.31	10.41	8.91	1.89	1.61	7.29	6.24	1.34	1.15	5.20	4.45
55	2.90	2.48	11.12	9.52	2.03	1.74	7.78	6.66	1.45	1.24	5.55	4.75
56	3.11	2.66	11.84	10.13	2.17	1.86	8.29	7.10	1.55	1.33	5.93	5.08
57	3.33	2.85	12.63	10.81	2.34	2.01	8.84	7.56	1.67	1.43	6.32	5.41
58	3.57	3.06	13.49	11.55	2.51	2.15	9.46	8.10	1.79	1.53	6.75	5.78
59	3.84	3.29	14.38	12.31	2.69	2.30	10.07	8.62	1.92	1.64	7.19	6.15
60	4.13	3.53	15.34	13.13	2.89	2.47	10.73	9.19	2.06	1.77	7.67	6.57
61	4.44	3.80	16.37	14.01	3.11	2.66	11.44	9.79	2.21	1.89	8.19	7.01
62	4.75	4.07	17.45	14.94	3.32	2.85	12.21	10.45	2.38	2.03	8.73	7.47
63	5.11	4.37	18.62	15.94	3.57	3.06	13.04	11.16	2.55	2.19	9.31	7.97
64	5.49	4.70	19.85	16.99	3.84	3.29	13.90	11.90	2.75	2.35	9.92	8.49
65	6.03	5.16	21.45	18.37	4.23	3.62	15.03	12.86	3.01	2.58	10.73	9.19
66	6.64	5.68	23.16	19.83	4.65	3.98	16.22	13.89	3.32	2.85	11.59	9.92
67	7.30	6.25	25.02	21.42	5.12	4.38	17.52	14.99	3.65	3.12	12.51	10.71
68	8.03	6.88	27.02	23.13	5.63	4.82	18.91	16.19	4.02	3.44	13.51	11.57
69	8.84	7.56	29.18	24.98	6.18	5.29	20.42	17.48	4.42	3.78	14.58	12.48

**Table 2 – Annual insurance fees for Income protection with a 2-year benefit period**

This shows the yearly cost per \$100 of monthly Income protection cover with a 2-year benefit period, by age, occupation rating and waiting period.

Age	Active occupation rating						Office occupation rating						Professional occupation rating					
	Waiting period (days)																	
	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90
Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			
15-25	4.86	3.19	1.82	4.16	2.73	1.56	3.39	2.23	1.27	2.90	1.91	1.09	2.73	1.78	1.01	2.34	1.53	0.87
26	4.96	3.28	1.91	4.25	2.81	1.63	3.48	2.29	1.32	2.98	1.96	1.13	2.78	1.83	1.06	2.38	1.57	0.91
27	5.13	3.39	1.96	4.39	2.90	1.68	3.58	2.35	1.38	3.07	2.02	1.18	2.87	1.91	1.09	2.45	1.63	0.94
28	5.32	3.50	2.03	4.56	3.00	1.74	3.71	2.45	1.41	3.18	2.10	1.20	2.98	1.97	1.13	2.55	1.69	0.96
29	5.56	3.65	2.08	4.76	3.12	1.78	3.89	2.55	1.46	3.33	2.19	1.25	3.11	2.04	1.17	2.66	1.75	1.00
30	5.84	3.80	2.14	5.00	3.26	1.83	4.08	2.67	1.51	3.50	2.28	1.29	3.27	2.14	1.20	2.80	1.83	1.03
31	6.16	3.98	2.22	5.27	3.41	1.90	4.30	2.79	1.54	3.68	2.39	1.32	3.45	2.23	1.24	2.95	1.91	1.06
32	6.52	4.19	2.29	5.58	3.59	1.96	4.55	2.94	1.60	3.90	2.52	1.37	3.65	2.35	1.29	3.12	2.02	1.11
33	6.91	4.42	2.39	5.91	3.78	2.04	4.85	3.09	1.68	4.15	2.65	1.44	3.87	2.47	1.32	3.31	2.11	1.13
34	7.35	4.68	2.50	6.29	4.01	2.14	5.13	3.27	1.75	4.39	2.80	1.50	4.11	2.62	1.41	3.51	2.24	1.20
35	7.79	4.96	2.66	6.67	4.25	2.27	5.46	3.48	1.84	4.67	2.98	1.58	4.37	2.78	1.48	3.74	2.38	1.27
36	8.29	5.28	2.82	7.10	4.52	2.42	5.81	3.71	1.97	4.98	3.18	1.69	4.65	2.96	1.58	3.98	2.53	1.36
37	8.84	5.64	3.03	7.56	4.83	2.60	6.20	3.96	2.12	5.31	3.39	1.81	4.95	3.16	1.70	4.24	2.70	1.45
38	9.42	6.03	3.27	8.06	5.16	2.80	6.60	4.22	2.29	5.65	3.61	1.96	5.26	3.39	1.83	4.50	2.90	1.57
39	10.02	6.47	3.55	8.58	5.54	3.04	7.01	4.53	2.48	6.00	3.88	2.12	5.61	3.62	1.98	4.80	3.10	1.69
40	10.67	6.93	3.89	9.13	5.93	3.33	7.45	4.86	2.72	6.38	4.16	2.33	5.97	3.89	2.17	5.11	3.33	1.86
41	11.34	7.45	4.25	9.70	6.38	3.64	7.94	5.21	2.98	6.80	4.46	2.55	6.35	4.16	2.39	5.43	3.56	2.04
42	12.06	8.00	4.69	10.32	6.85	4.01	8.44	5.61	3.28	7.23	4.80	2.81	6.75	4.48	2.63	5.78	3.84	2.25
43	12.82	8.61	5.18	10.97	7.37	4.43	8.98	6.03	3.62	7.69	5.16	3.10	7.19	4.83	2.90	6.15	4.14	2.48
44	13.63	9.28	5.72	11.67	7.95	4.90	9.54	6.50	4.02	8.17	5.57	3.44	7.64	5.19	3.20	6.54	4.44	2.74
45	14.48	10.01	6.34	12.40	8.57	5.42	10.15	6.99	4.43	8.69	5.99	3.79	8.11	5.61	3.55	6.94	4.80	3.04
46	15.38	10.80	7.02	13.17	9.24	6.01	10.78	7.56	4.92	9.23	6.48	4.21	8.62	6.04	3.93	7.38	5.17	3.36
47	16.36	11.63	7.77	14.00	9.95	6.65	11.44	8.16	5.45	9.79	6.98	4.67	9.16	6.52	4.36	7.84	5.58	3.73
48	17.38	12.55	8.61	14.88	10.74	7.37	12.16	8.78	6.01	10.41	7.52	5.15	9.74	7.03	4.80	8.34	6.02	4.11
49	18.49	13.55	9.49	15.82	11.60	8.13	12.95	9.48	6.64	11.09	8.12	5.68	10.36	7.58	5.32	8.87	6.48	4.56
50	19.66	14.61	10.47	16.83	12.51	8.96	13.76	10.22	7.34	11.78	8.75	6.28	11.00	8.18	5.87	9.42	7.00	5.02
51	20.93	15.77	11.52	17.92	13.50	9.87	14.66	11.02	8.08	12.55	9.44	6.91	11.72	8.83	6.45	10.04	7.56	5.52
52	22.30	17.01	12.67	19.09	14.56	10.85	15.62	11.91	8.87	13.37	10.20	7.59	12.48	9.52	7.10	10.69	8.15	6.07
53	23.78	18.35	13.90	20.36	15.71	11.90	16.65	12.85	9.74	14.25	11.00	8.34	13.32	10.27	7.78	11.40	8.80	6.66
54	25.38	19.79	15.22	21.73	16.94	13.03	17.77	13.85	10.67	15.21	11.85	9.13	14.22	11.09	8.53	12.18	9.49	7.31
55	27.12	21.35	16.63	23.22	18.28	14.24	18.99	14.94	11.64	16.25	12.79	9.96	15.18	11.95	9.32	13.00	10.23	7.97
56	29.04	23.04	18.13	24.86	19.72	15.52	20.32	16.12	12.69	17.39	13.80	10.86	16.26	12.90	10.16	13.92	11.04	8.70
57	31.11	24.86	19.73	26.64	21.28	16.89	21.78	17.39	13.81	18.64	14.89	11.82	17.43	13.91	11.06	14.92	11.91	9.46
58	33.41	26.81	21.41	28.60	22.95	18.33	23.38	18.77	14.99	20.02	16.06	12.84	18.71	15.00	11.99	16.02	12.84	10.27
59	35.94	28.93	23.19	30.77	24.76	19.86	25.16	20.26	16.23	21.54	17.34	13.90	20.12	16.20	12.99	17.22	13.87	11.12
60	38.74	31.23	25.07	33.16	26.73	21.46	27.11	21.85	17.56	23.21	18.71	15.03	21.69	17.48	14.04	18.57	14.97	12.02
61	41.85	33.71	27.05	35.82	28.86	23.16	29.28	23.59	18.92	25.07	20.19	16.20	23.43	18.87	15.15	20.06	16.15	12.97
62	45.31	36.40	29.11	38.78	31.16	24.92	31.71	25.49	20.38	27.14	21.82	17.45	25.37	20.39	16.31	21.72	17.46	13.96
63	48.20	39.23	31.89	41.26	33.58	27.30	33.75	27.46	22.33	28.89	23.50	19.12	26.99	21.95	17.86	23.10	18.79	15.29
64	24.56	19.44	15.24	21.02	16.64	13.05	17.18	13.61	10.67	14.71	11.65	9.13	13.74	10.89	8.53	11.77	9.32	7.31

**Table 3 – Annual insurance fees for Income protection with a 5-year benefit period**

This shows the yearly cost per \$100 of monthly Income protection cover with a 5-year benefit period, by age, occupation rating and waiting period.

Age	Active occupation rating						Office occupation rating						Professional occupation rating					
	Waiting period (days)																	
	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90
Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			
15-25	8.48	5.76	3.52	7.26	4.93	3.01	5.94	4.02	2.48	5.08	3.44	2.12	4.75	3.22	1.98	4.07	2.76	1.69
26	8.72	5.97	3.72	7.47	5.11	3.18	6.12	4.18	2.62	5.24	3.58	2.24	4.90	3.34	2.08	4.19	2.86	1.78
27	9.08	6.22	3.90	7.77	5.33	3.34	6.35	4.36	2.72	5.43	3.73	2.33	5.08	3.49	2.18	4.35	2.99	1.86
28	9.48	6.50	4.06	8.12	5.57	3.48	6.65	4.55	2.84	5.69	3.90	2.44	5.31	3.64	2.26	4.55	3.11	1.94
29	10.00	6.81	4.21	8.56	5.83	3.60	7.00	4.77	2.95	5.99	4.09	2.52	5.61	3.82	2.35	4.80	3.27	2.02
30	10.58	7.17	4.37	9.05	6.14	3.74	7.42	5.01	3.06	6.35	4.29	2.62	5.93	4.01	2.44	5.08	3.43	2.09
31	11.25	7.56	4.55	9.63	6.48	3.90	7.89	5.29	3.19	6.75	4.53	2.73	6.30	4.24	2.54	5.40	3.63	2.18
32	11.99	8.00	4.73	10.27	6.85	4.05	8.40	5.61	3.33	7.19	4.80	2.85	6.72	4.48	2.66	5.75	3.84	2.27
33	12.83	8.51	4.98	10.98	7.29	4.26	8.98	5.96	3.49	7.69	5.10	2.99	7.18	4.76	2.79	6.15	4.08	2.39
34	13.73	9.08	5.26	11.76	7.77	4.50	9.61	6.35	3.69	8.22	5.43	3.16	7.70	5.08	2.94	6.59	4.35	2.52
35	14.70	9.69	5.57	12.59	8.30	4.77	10.29	6.77	3.91	8.81	5.80	3.35	8.25	5.42	3.13	7.06	4.64	2.68
36	15.77	10.39	5.97	13.50	8.89	5.11	11.03	7.27	4.19	9.45	6.23	3.59	8.83	5.79	3.34	7.56	4.96	2.86
37	16.90	11.16	6.47	14.47	9.55	5.54	11.83	7.82	4.52	10.12	6.69	3.87	9.47	6.24	3.62	8.11	5.34	3.10
38	18.11	12.00	7.00	15.50	10.28	5.99	12.67	8.40	4.91	10.85	7.19	4.20	10.14	6.72	3.92	8.68	5.75	3.35
39	19.41	12.95	7.68	16.62	11.09	6.57	13.59	9.08	5.37	11.63	7.77	4.59	10.86	7.25	4.29	9.29	6.21	3.68
40	20.81	13.99	8.43	17.81	11.98	7.22	14.56	9.78	5.91	12.46	8.38	5.06	11.64	7.84	4.72	9.96	6.71	4.04
41	22.27	15.14	9.32	19.06	12.96	7.97	15.60	10.60	6.50	13.35	9.07	5.57	12.47	8.48	5.21	10.68	7.26	4.46
42	23.82	16.39	10.32	20.39	14.03	8.83	16.69	11.48	7.22	14.29	9.83	6.18	13.35	9.19	5.77	11.43	7.87	4.94
43	25.51	17.78	11.45	21.84	15.22	9.80	17.85	12.45	8.02	15.28	10.66	6.87	14.28	9.96	6.42	12.22	8.53	5.49
44	27.29	19.29	12.75	23.36	16.51	10.92	19.11	13.49	8.92	16.36	11.55	7.64	15.28	10.81	7.14	13.08	9.25	6.11
45	29.18	20.95	14.19	24.98	17.94	12.15	20.43	14.67	9.93	17.49	12.56	8.50	16.34	11.73	7.95	13.99	10.04	6.81
46	31.22	22.74	15.81	26.72	19.46	13.53	21.84	15.91	11.07	18.70	13.62	9.47	17.47	12.74	8.85	14.96	10.91	7.57
47	33.38	24.70	17.61	28.57	21.14	15.07	23.38	17.30	12.33	20.02	14.81	10.55	18.69	13.84	9.86	16.00	11.85	8.44
48	35.71	26.83	19.59	30.57	22.97	16.77	25.01	18.79	13.71	21.41	16.08	11.74	19.99	15.04	10.97	17.11	12.87	9.39
49	38.22	29.17	21.76	32.72	24.97	18.62	26.75	20.41	15.21	22.90	17.47	13.02	21.39	16.33	12.18	18.31	13.98	10.43
50	40.93	31.70	24.12	35.04	27.13	20.65	28.64	22.17	16.89	24.52	18.98	14.46	22.91	17.75	13.53	19.62	15.19	11.58
51	43.85	34.44	26.73	37.54	29.48	22.88	30.68	24.09	18.69	26.26	20.62	16.00	24.54	19.27	14.96	21.01	16.49	12.81
52	47.02	37.41	29.54	40.25	32.02	25.29	32.90	26.18	20.68	28.16	22.41	17.71	26.32	20.95	16.54	22.53	17.94	14.16
53	50.45	40.62	32.57	43.19	34.77	27.88	35.31	28.44	22.80	30.23	24.34	19.52	28.25	22.75	18.24	24.18	19.47	15.61
54	54.22	44.12	35.84	46.41	37.77	30.68	37.94	30.87	25.09	32.48	26.43	21.48	30.36	24.70	20.08	25.99	21.14	17.19
55	58.32	47.90	39.38	49.93	41.01	33.71	40.84	33.52	27.57	34.96	28.70	23.60	32.67	26.82	22.04	27.96	22.96	18.87
56	62.83	52.00	43.14	53.79	44.51	36.93	43.99	36.41	30.21	37.66	31.17	25.86	35.18	29.11	24.15	30.11	24.92	20.68
57	67.80	56.46	47.15	58.04	48.33	40.36	47.46	39.50	33.01	40.63	33.82	28.26	37.98	31.60	26.40	32.51	27.05	22.60
58	73.29	61.26	51.43	62.74	52.44	44.03	51.31	42.90	36.01	43.92	36.72	30.83	41.04	34.31	28.80	35.14	29.37	24.65
59	79.37	66.52	55.99	67.94	56.95	47.93	55.56	46.56	39.19	47.56	39.85	33.55	44.46	37.24	31.34	38.06	31.88	26.83
60	89.00	78.99	70.81	76.19	67.62	60.62	62.30	55.31	49.58	53.33	47.35	42.44	49.85	44.23	39.66	42.67	37.87	33.95
61	83.55	73.29	64.91	71.52	62.74	55.56	58.47	51.31	45.43	50.05	43.92	38.89	46.79	41.04	36.36	40.05	35.14	31.12
62	74.39	64.19	55.83	63.68	54.95	47.79	52.06	44.93	39.09	44.56	38.46	33.46	41.65	35.95	31.25	35.65	30.77	26.75
63	63.07	51.32	41.71	53.99	43.93	35.71	44.15	35.93	29.21	37.79	30.76	25.00	35.30	28.73	23.37	30.22	24.59	20.01
64	32.14	25.44	19.94	27.51	21.77	17.07	22.48	17.81	13.96	19.24	15.24	11.95	17.98	14.24	11.16	15.40	12.19	9.55

**Table 4 – Annual insurance fees for Income protection with a benefit period to age 65**

This shows the yearly cost per \$100 of monthly Income protection cover with a benefit period to age 65, by age, occupation rating and waiting period.

Age	Active occupation rating						Office occupation rating						Professional occupation rating					
	Waiting period (days)																	
	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90	30	60	90
Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			
15-17	21.76	16.35	11.93	18.62	14.00	10.21	15.22	11.45	8.36	13.03	9.80	7.15	12.18	9.15	6.68	10.43	7.83	5.72
18	21.73	16.33	11.91	18.60	13.98	10.20	15.20	11.44	8.35	13.01	9.79	7.14	12.17	9.14	6.67	10.42	7.82	5.71
19	21.70	16.31	11.90	18.58	13.96	10.19	15.18	11.41	8.32	13.00	9.77	7.12	12.16	9.13	6.67	10.41	7.81	5.71
20	21.65	16.29	11.87	18.54	13.94	10.16	15.16	11.40	8.30	12.98	9.76	7.11	12.13	9.12	6.66	10.38	7.81	5.70
21	21.63	16.26	11.85	18.52	13.92	10.14	15.14	11.38	8.29	12.96	9.74	7.10	12.12	9.10	6.65	10.37	7.79	5.69
22	21.59	16.22	11.84	18.48	13.89	10.13	15.11	11.35	8.27	12.93	9.71	7.08	12.09	9.09	6.63	10.35	7.78	5.67
23	21.55	16.18	11.81	18.45	13.85	10.11	15.09	11.34	8.26	12.92	9.70	7.07	12.07	9.07	6.61	10.33	7.76	5.66
24	21.51	16.15	11.77	18.41	13.83	10.08	15.06	11.32	8.24	12.89	9.69	7.06	12.05	9.05	6.60	10.31	7.75	5.65
25	21.39	16.07	11.72	18.31	13.75	10.04	14.98	11.26	8.21	12.83	9.64	7.03	11.98	9.00	6.55	10.26	7.71	5.61
26	22.28	16.96	12.63	19.07	14.52	10.81	15.59	11.87	8.84	13.34	10.16	7.56	12.47	9.50	7.06	10.68	8.14	6.05
27	23.37	17.89	13.40	20.01	15.32	11.47	16.37	12.51	9.39	14.01	10.71	8.04	13.09	10.02	7.49	11.20	8.58	6.41
28	24.68	18.85	14.08	21.13	16.14	12.05	17.29	13.20	9.86	14.80	11.30	8.44	13.82	10.56	7.88	11.83	9.04	6.74
29	26.22	19.89	14.70	22.44	17.03	12.59	18.35	13.92	10.31	15.71	11.92	8.82	14.68	11.13	8.24	12.57	9.53	7.06
30	27.94	21.00	15.32	23.91	17.97	13.11	19.56	14.69	10.71	16.74	12.58	9.17	15.65	11.76	8.58	13.40	10.07	7.34
31	29.85	22.21	15.93	25.56	19.01	13.64	20.90	15.55	11.15	17.89	13.31	9.54	16.72	12.43	8.93	14.32	10.64	7.64
32	31.96	23.51	16.62	27.36	20.12	14.23	22.37	16.46	11.63	19.15	14.09	9.95	17.89	13.17	9.31	15.32	11.27	7.97
33	34.23	24.97	17.38	29.30	21.37	14.88	23.97	17.47	12.17	20.52	14.96	10.42	19.16	13.98	9.73	16.40	11.97	8.33
34	36.66	26.55	18.28	31.38	22.73	15.65	25.66	18.59	12.79	21.97	15.91	10.94	20.53	14.88	10.22	17.57	12.74	8.75
35	39.25	28.30	19.32	33.60	24.23	16.54	27.47	19.80	13.54	23.51	16.95	11.59	21.98	15.85	10.83	18.81	13.57	9.27
36	41.97	30.20	20.56	35.93	25.85	17.60	29.38	21.14	14.40	25.15	18.10	12.33	23.50	16.91	11.51	20.11	14.48	9.86
37	44.83	32.29	22.02	38.37	27.64	18.85	31.40	22.61	15.42	26.88	19.36	13.20	25.11	18.08	12.33	21.50	15.48	10.55
38	47.81	34.55	23.72	40.92	29.58	20.30	33.47	24.18	16.59	28.65	20.70	14.20	26.77	19.35	13.28	22.92	16.56	11.36
39	50.89	37.01	25.65	43.57	31.68	21.96	35.63	25.91	17.95	30.50	22.18	15.37	28.49	20.73	14.37	24.39	17.74	12.30
40	54.06	39.66	27.87	46.28	33.95	23.86	37.85	27.77	19.52	32.40	23.77	16.71	30.27	22.22	15.61	25.91	19.02	13.36
41	57.33	42.50	30.40	49.08	36.38	26.02	40.12	29.75	21.27	34.34	25.47	18.21	32.10	23.81	17.02	27.48	20.38	14.57
42	60.65	45.55	33.18	51.92	38.99	28.40	42.46	31.89	23.24	36.35	27.30	19.89	33.96	25.51	18.58	29.07	21.84	15.90
43	64.04	48.77	36.26	54.82	41.75	31.04	44.83	34.14	25.38	38.37	29.22	21.73	35.88	27.30	20.29	30.71	23.37	17.37
44	67.50	52.14	39.61	57.78	44.64	33.90	47.23	36.50	27.72	40.43	31.25	23.73	37.80	29.21	22.17	32.36	25.00	18.98
45	70.97	55.71	43.21	60.75	47.69	36.99	49.68	38.99	30.24	42.53	33.38	25.89	39.74	31.18	24.21	34.02	26.69	20.72
46	74.45	59.38	47.05	63.73	50.84	40.27	52.13	41.58	32.92	44.63	35.59	28.18	41.70	33.25	26.35	35.70	28.46	22.56
47	77.95	63.17	51.07	66.73	54.07	43.72	54.56	44.22	35.75	46.71	37.86	30.60	43.66	35.38	28.59	37.37	30.28	24.48
48	81.41	67.02	55.24	69.69	57.37	47.28	57.00	46.92	38.67	48.79	40.17	33.10	45.60	37.52	30.94	39.03	32.12	26.48
49	84.84	70.89	59.49	72.63	60.68	50.92	59.38	49.63	41.65	50.84	42.49	35.65	47.50	39.70	33.31	40.67	33.99	28.52
50	88.15	74.74	63.76	75.46	63.98	54.58	61.71	52.32	44.63	52.82	44.79	38.20	49.36	41.85	35.70	42.25	35.82	30.56
51	91.33	78.46	67.95	78.18	67.17	58.17	63.93	54.92	47.55	54.72	47.02	40.70	51.14	43.94	38.04	43.78	37.62	32.57
52	94.32	82.03	71.95	80.74	70.22	61.59	66.03	57.41	50.35	56.53	49.15	43.10	52.82	45.93	40.28	45.22	39.32	34.48
53	97.05	85.27	75.64	83.08	72.99	64.75	67.94	59.69	52.93	58.16	51.09	45.31	54.35	47.75	42.35	46.53	40.88	36.25
54	99.43	88.10	78.85	85.11	75.42	67.50	69.60	61.68	55.19	59.58	52.80	47.25	55.68	49.34	44.16	47.67	42.24	37.80
55	101.32	90.38	81.44	86.74	77.37	69.72	70.92	63.28	57.01	60.71	54.17	48.80	56.74	50.62	45.61	48.57	43.33	39.04
56	102.61	91.94	83.23	87.84	78.70	71.25	71.83	64.36	58.26	61.49	55.10	49.87	57.47	51.50	46.60	49.19	44.08	39.89
57	103.10	92.57	83.97	88.25	79.25	71.89	72.16	64.80	58.78	61.77	55.47	50.32	57.72	51.85	47.03	49.41	44.39	40.26
58	102.55	92.04	83.43	87.79	78.79	71.42	71.77	64.42	58.40	61.44	55.14	50.00	57.44	51.54	46.71	49.17	44.12	39.99
59	100.66	90.00	81.29	86.17	77.04	69.58	70.46	63.01	56.90	60.32	53.94	48.71	56.36	50.40	45.52	48.25	43.15	38.97
60	97.02	86.14	77.21	83.05	73.74	66.10	67.93	60.30	54.06	58.15	51.62	46.28	54.34	48.24	43.23	46.52	41.30	37.01
61	91.07	79.91	70.77	77.96	68.41	60.58	63.76	55.92	49.53	54.58	47.87	42.40	51.01	44.75	39.63	43.66	38.31	33.92
62	81.11	69.97	60.86	69.43	59.90	52.10	56.76	48.97	42.61	48.59	41.92	36.47	45.41	39.19	34.08	38.87	33.55	29.18
63	68.76	55.97	45.48	58.86	47.91	38.94	48.13	39.18	31.83	41.20	33.54	27.25	38.49	31.34	25.48	32.95	26.83	21.81
64	35.03	27.72	21.75	29.99	23.73	18.62	24.53	19.39	15.21	21.00	16.60	13.02	19.62	15.53	12.18	16.80	13.29	10.43

**EXAMPLE 1**

**Sasha has Default A cover for Death and TPD**

Sasha is 43 and has an Active occupation rating. Sasha has Category A Default cover of \$145,500 for Death cover and \$97,000 for TPD cover.

Sasha currently pays annual net insurance fees of **\$468.51** for this cover.<sup>4</sup>

From 1 April 2026, Sasha's annual net insurance fees will be **\$605.28**. This is worked out as follows:

- 1. Divide** cover amounts by 1,000
  - ↳ Death cover =  $\$145,500 \div 1,000 = 145.5$
  - ↳ TPD cover =  $\$97,000 \div 1,000 = 97$
- 2. Multiply** this amount by the net costs for Sasha's age (43) and occupation rating (Active) in **Table 1**
  - ↳ Death cover =  $145.5 \times \text{A } \$1.10 = \$160.05$
  - ↳ TPD cover =  $97 \times \text{B } \$4.59 = \$445.23$
- 3. Add** the cost of the Death and TPD cover
  - ↳  $\$160.05 + \$445.23 = \$605.28$

You can work this out using Table 1:

Age	Active occupation rating				Office occupation rating				Professional occupation rating			
	Death		TPD		Death		TPD		Death		TPD	
	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$	Gross fee \$	Net fee \$
43	1.28	<b>1.10</b> <sup>A</sup>	5.37	<b>4.59</b> <sup>B</sup>	0.90	0.77	3.76	3.22	0.64	0.54	2.69	2.30

**EXAMPLE 2**

**Qing has Income protection cover with a two-year benefit period**

Qing is 46 and has an Office occupation rating. They have Income protection cover with a monthly cover amount of \$4,000, a 60-day waiting period, and a two-year benefit period.

Qing currently pays annual net insurance fees of **\$296.80** for this cover.<sup>4</sup>

From 1 April 2026, Qing's annual net insurance fees will be **\$259.20**. This is worked out as follows:

- 1. Divide** monthly cover amounts by 100
  - ↳  $\$4,000 \div 100 = 40$
- 2. Multiply** this amount by the net costs for Qing's age (46), occupation rating (Office), and waiting period (60 days) in **Table 2**
  - ↳  $40 \times \text{C } \$6.48 = \$259.20$

You can work this out using Table 2:

Age	Active occupation rating						Office occupation rating						Professional occupation rating																
	Waiting period (days)																												
	30			60			90			30			60			90			30			60			90				
Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			Gross fee \$			Net fee \$		
46	15.38	10.80	7.02	13.17	9.24	6.01	10.78	7.56	4.92	9.23	<b>6.48</b> <sup>C</sup>	4.21	8.62	6.04	3.93	7.38	5.17	3.36	8.62	6.04	3.93	7.38	5.17	3.36					

<sup>4</sup>Current insurance fees are provided in our *Insurance guide* available at [caresuper.com.au/pds](https://caresuper.com.au/pds).

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## Next steps

### What do you need to do?

If you're comfortable with the changes, you don't need to do anything.



If you'd like to change or cancel your cover before this change comes into effect, please ensure we receive your request by **5pm (AEDT) on 31 March 2026**.

You can generally change or cancel your cover through [Member Online](#), in the [CareSuper app](#), or by completing and submitting the relevant form available at [caresuper.com.au/forms](https://caresuper.com.au/forms). Cover can also be cancelled by calling us on **1800 005 166**.

### More information

If you have any questions or concerns, contact us:

- enquire online at [caresuper.com.au/contact](https://caresuper.com.au/contact)
- email [info@caresuper.com.au](mailto:info@caresuper.com.au)
- call **1800 005 166**, 8am – 7pm, Monday to Friday (AEST/AEDT)

If you have any feedback or complaints, please refer to our *Complaints handling policy* at [caresuper.com.au/complaints](https://caresuper.com.au/complaints).

### Need advice?

You can access general information, education, and personal advice about your CareSuper account at no extra cost.

If you need advice on your entire financial situation or have more complex needs, we can assist with that too. There might be an additional cost, but we'll explain any fees upfront, and you'll only pay for the services you agree to.

For more details, visit [caresuper.com.au/advice](https://caresuper.com.au/advice).