

Insurance changes from 1 April 2026



Significant event notice

2 February 2026



This Significant event notice (SEN) is for CareSuper members who have Category C 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 C 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.
- The amount of your cover may change.
- 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. Consider the PDS and TMDs at 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 8.

Death and TPD changes

Default cover amounts will change

We automatically apply cover to your account if you meet eligibility conditions without you needing to provide detailed health information (unless you've opted out). This is known as 'Default cover'.

If you hold Default C cover on 31 March 2026, the amount of cover you hold for Death and Total and permanent disablement (TPD) may change on 1 April 2026.

The new standard Default C cover amounts from 1 April 2026 are provided in **Table 1** on page 6.

To help you understand if you will be impacted, we've provided a summary of who is impacted below.

Your age	How you may be impacted if you have cover on 31 March 2026
15 - 48	Your Death and TPD cover amounts will change.
49 - 69	Your Death and TPD cover amounts won't change.

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 keep your current cover amounts, you'll need to apply to convert your Default cover to Fixed cover in [Member Online](#), in the [CareSuper app](#), or by completing a *Manage your cover* form available at caresuper.com.au/forms.

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**.

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

Tailored age-based cover

If you hold Tailored age-based cover on 31 March 2026, the amount of cover you hold for Death and TPD may change on 1 April 2026.

The amount of Tailored age-based cover you'll receive on 1 April 2026 will be based on your chosen multiple (% cover level) of the new standard Default C cover amounts provided in **Table 1** on page 6.

To help you understand if you will be impacted, we've provided a summary of who is impacted below.

Your age	How you may be impacted if you have cover on 31 March 2026
15 - 48	Your Death and TPD cover amounts will change.
49 - 69	Your Death and TPD cover amounts won't change.

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 keep your current cover amounts, you'll need to apply to convert your Tailored age-based cover to Fixed cover in [Member Online](#), in the [CareSuper app](#), or by completing a *Manage your cover* form available at caresuper.com.au/forms.¹

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**.

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

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.¹

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 30th, 40th and 50th 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 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 on 1 April 2026:

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

From 1 April 2026 you will not be eligible to apply to increase 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.¹

¹Limits 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).² 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 10% 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 12% paid into your CareSuper account as super contributions.

²Eligibility 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.

Other changes that could affect your cover

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 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 from 1 April 2026.

Death and TPD cover amounts from 1 April 2026

Table 1 – Default C cover amounts for Death and TPD

Age	Default C cover amount until 31 March 2026 ³		Default C cover amount from 1 April 2026 ³	
	Death \$	TPD \$	Death \$	TPD \$
15-17	100,000	100,000	50,000	50,000
18	100,000	100,000	55,000	55,000
19	100,000	100,000	70,000	70,000
20	100,000	100,000	88,000	88,000
21	100,000	100,000	108,000	108,000
22	100,000	100,000	133,000	133,000
23	100,000	100,000	155,000	155,000
24	115,400	115,400	173,000	173,000
25	165,000	165,000	195,000	195,000
26	212,400	212,400	213,000	213,000
27	265,200	265,200	228,000	228,000
28	311,400	311,400	245,000	245,000
29	360,000	360,000	258,000	258,000
30	352,800	352,800	273,000	273,000
31	345,600	345,600	285,000	285,000
32	338,400	338,400	298,000	298,000
33	331,200	331,200	305,000	305,000
34	324,000	324,000	313,000	313,000
35	315,600	315,600	307,250	307,250
36	307,200	307,200	296,000	296,000
37	298,200	298,200	284,750	284,750
38	289,200	289,200	271,000	271,000
39	280,200	280,200	257,250	257,250
40	266,400	266,400	243,750	243,750
41	252,600	252,600	230,000	230,000
42	238,800	238,800	216,250	216,250
43	225,000	225,000	204,500	204,500
44	211,200	211,200	194,750	194,750
45	206,400	206,400	179,000	179,000
46	187,200	187,200	161,000	161,000
47	168,000	168,000	146,000	146,000
48	142,200	142,200	136,000	136,000
49	129,000	129,000	129,000	129,000
50	118,000	118,000	118,000	118,000
51	108,000	108,000	108,000	108,000
52	98,000	98,000	98,000	98,000
53	92,000	92,000	92,000	92,000
54	84,000	84,000	84,000	84,000
55	77,000	77,000	77,000	77,000
56	70,000	70,000	70,000	70,000
57	62,000	62,000	62,000	62,000
58	52,000	52,000	52,000	52,000
59	46,000	46,000	46,000	46,000
60	39,000	39,000	39,000	39,000
61	31,000	31,000	31,000	31,000
62	25,000	25,000	25,000	25,000
63	24,000	24,000	24,000	24,000
64	24,000	24,000	24,000	24,000
65	24,000	0	24,000	0
66	22,000	0	22,000	0
67	22,000	0	22,000	0
68	22,000	0	22,000	0
69	19,000	0	19,000	0

³Some members may automatically receive higher levels of Default C cover than the amounts shown above, generally as a result of employer arrangements or previous successor fund transfers. These arrangements may provide 150% of the standard Default cover amounts.

Your cover amount may be based on a multiple of the standard Default C cover amounts shown in Table 1 if you have Tailored age-based cover or you hold a higher amount of Default C cover due to a special employer arrangement.

EXAMPLE 1

Sasha has Default cover for Death and TPD

Sasha is 43 and currently has Default C cover for Death and TPD of \$225,000.

From 1 April 2026, Sasha's Default C cover will reduce to \$204,500 for both Death and TPD.

You can work this out using Table 1:

Age	Default C cover amount until 31 March 2026		Default C cover amount from 1 April 2026	
	Death \$	TPD \$	Death \$	TPD \$
43	225,000	225,000	204,500	204,500

EXAMPLE 2

Alex has Tailored age-based cover and an Active occupation rating

Alex is 31 and has an Active occupation rating.

They currently have Tailored age-based cover for 125% of the standard Default C cover amount. This equates to **\$432,000** of cover for Death and TPD.

From 1 April 2026, Alex's Default C cover will reduce to **\$356,250** for both Death and TPD.

This is worked out as follows:

Default C cover amount for age 31 until 31 March 2026 = **\$345,600**

↳ **A** $\$345,600 \times 125\% = \$432,000$

Default C cover amount for age 31 from 1 April 2026 = **\$285,000**

↳ **B** $\$285,000 \times 125\% = \$356,250$

You can work this out using Table 1:

Age	Default C cover amount until 31 March 2026		Default C cover amount from 1 April 2026	
	Death \$	TPD \$	Death \$	TPD \$
31	345,600	345,600	285,000	285,000

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 13**.

Table 2 – 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 \$
15-17	0.33	0.29	0.25	0.21	0.27	0.23	0.20	0.17	0.15	0.12	0.10	0.09
18	0.32	0.28	0.25	0.21	0.25	0.21	0.20	0.17	0.13	0.11	0.09	0.08
19	0.33	0.29	0.25	0.21	0.26	0.22	0.20	0.17	0.15	0.12	0.09	0.08
20	0.33	0.29	0.25	0.21	0.26	0.22	0.20	0.17	0.15	0.12	0.09	0.08
21	0.33	0.29	0.25	0.21	0.27	0.23	0.20	0.17	0.15	0.12	0.10	0.09
22	0.34	0.29	0.26	0.22	0.28	0.24	0.21	0.18	0.16	0.13	0.13	0.11
23	0.34	0.29	0.27	0.23	0.28	0.24	0.21	0.18	0.19	0.16	0.14	0.12
24	0.34	0.29	0.26	0.22	0.27	0.23	0.21	0.18	0.19	0.16	0.14	0.12
25	0.38	0.32	0.33	0.29	0.30	0.26	0.27	0.23	0.21	0.18	0.19	0.16
26	0.39	0.33	0.40	0.34	0.30	0.26	0.31	0.27	0.21	0.18	0.21	0.18
27	0.40	0.34	0.46	0.39	0.31	0.27	0.36	0.31	0.22	0.19	0.25	0.21
28	0.42	0.36	0.53	0.45	0.33	0.29	0.42	0.36	0.24	0.21	0.30	0.26
29	0.44	0.37	0.61	0.53	0.35	0.30	0.49	0.42	0.26	0.22	0.36	0.31
30	0.46	0.39	0.68	0.58	0.36	0.31	0.54	0.46	0.29	0.25	0.42	0.36
31	0.49	0.42	0.76	0.65	0.39	0.33	0.60	0.52	0.31	0.27	0.48	0.41
32	0.53	0.45	0.86	0.74	0.43	0.37	0.69	0.59	0.34	0.29	0.57	0.49
33	0.55	0.47	0.96	0.82	0.45	0.38	0.76	0.65	0.38	0.32	0.64	0.54
34	0.57	0.49	1.05	0.90	0.46	0.39	0.84	0.72	0.40	0.34	0.71	0.61
35	0.61	0.53	1.17	1.00	0.49	0.42	0.93	0.79	0.41	0.35	0.77	0.66
36	0.66	0.56	1.29	1.11	0.52	0.45	1.03	0.88	0.43	0.37	0.84	0.72
37	0.69	0.59	1.41	1.20	0.55	0.47	1.13	0.96	0.46	0.39	0.92	0.78
38	0.73	0.62	1.51	1.29	0.58	0.50	1.21	1.03	0.49	0.42	0.98	0.84
39	0.80	0.69	1.63	1.39	0.65	0.55	1.30	1.12	0.52	0.45	1.05	0.90
40	0.86	0.74	1.74	1.49	0.69	0.59	1.40	1.20	0.55	0.47	1.11	0.95
41	0.94	0.80	1.92	1.64	0.75	0.64	1.53	1.31	0.59	0.51	1.21	1.03
42	1.02	0.87	2.12	1.81	0.81	0.70	1.69	1.45	0.65	0.55	1.35	1.16
43	1.14	0.97	2.33	2.00	0.91	0.78	1.87	1.60	0.73	0.62	1.48	1.27
44	1.24	1.06	2.50	2.14	0.99	0.85	2.00	1.71	0.79	0.68	1.63	1.39
45	1.31	1.12	2.67	2.28	1.05	0.90	2.14	1.83	0.82	0.70	1.71	1.46
46	1.41	1.20	2.86	2.44	1.13	0.96	2.29	1.96	0.89	0.76	1.79	1.53
47	1.50	1.28	3.04	2.60	1.20	1.03	2.44	2.09	0.90	0.77	1.83	1.57
48	1.60	1.37	3.25	2.78	1.28	1.10	2.61	2.23	0.96	0.82	1.95	1.67
49	1.71	1.46	3.45	2.95	1.37	1.17	2.76	2.36	1.02	0.87	2.07	1.78
50	1.83	1.57	3.70	3.17	1.47	1.26	2.96	2.53	1.09	0.94	2.22	1.90
51	1.97	1.69	3.99	3.42	1.57	1.35	3.20	2.74	1.19	1.02	2.39	2.04
52	2.14	1.83	4.33	3.71	1.71	1.46	3.47	2.97	1.27	1.09	2.61	2.23
53	2.31	1.98	4.68	4.01	1.85	1.59	3.74	3.20	1.43	1.22	2.89	2.47
54	2.46	2.11	4.99	4.27	1.97	1.69	3.99	3.42	1.51	1.29	3.05	2.61
55	2.63	2.25	5.38	4.60	2.09	1.79	4.29	3.68	1.59	1.36	3.24	2.77
56	2.81	2.41	5.71	4.89	2.25	1.93	4.57	3.92	1.67	1.43	3.38	2.89
57	3.07	2.63	6.22	5.33	2.46	2.11	4.98	4.26	1.75	1.50	3.53	3.02
58	3.48	2.98	7.06	6.05	2.78	2.38	5.65	4.83	1.91	1.63	3.86	3.30
59	3.90	3.34	7.86	6.73	3.12	2.67	6.28	5.38	2.17	1.86	4.38	3.75
60	4.45	3.81	9.38	8.03	3.56	3.05	7.50	6.42	2.51	2.15	5.31	4.55
61	4.98	4.26	11.57	9.90	3.98	3.41	9.25	7.92	2.84	2.44	6.60	5.65
62	5.70	4.88	14.32	12.26	4.55	3.90	11.45	9.80	3.26	2.79	8.20	7.02
63	6.05	5.18	15.35	13.14	4.85	4.15	12.27	10.51	3.47	2.97	8.77	7.51
64	6.58	5.63	16.62	14.23	5.25	4.50	13.30	11.38	3.76	3.22	9.95	8.52
65	7.24	6.20	18.31	15.67	5.79	4.96	14.65	12.54	4.14	3.54	10.96	9.38
66	7.55	6.47	19.84	16.98	6.04	5.17	15.88	13.59	4.31	3.69	11.89	10.18
67	8.10	6.93	21.51	18.41	6.48	5.55	17.20	14.73	4.63	3.96	12.88	11.03
68	8.57	7.33	23.31	19.95	6.85	5.86	18.65	15.97	4.91	4.20	13.96	11.95
69	9.04	7.74	25.26	21.62	7.23	6.19	20.20	17.30	5.18	4.43	15.13	12.95

Table 3 – 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 4 – 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 5 – 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 3

Sasha has Default C cover for Death and TPD

Sasha is 43 and has an Active occupation rating.

Sasha will have \$204,500 of Default C cover for both Death and TPD from 1 April 2026. To find out how this was calculated, see Example 1 on page 7.

Sasha currently pays annual net insurance fees of **\$522.00** for this cover⁴

From 1 April 2026, Sasha's annual net insurance fees will be **\$607.36**. This is worked out as follows:

1. **Divide** cover amounts by 1,000
 ↳ $\$204,500 \div 1,000 = 204.5$
2. **Multiply** this amount by the net costs for Sasha's age (43) and occupation rating (Active) in **Table 2**
 ↳ Death cover = $204.5 \times \text{A } \$0.97 = \mathbf{\$198.36}$
 ↳ TPD cover = $204.5 \times \text{B } \$2.00 = \mathbf{\$409.00}$
3. **Add** the cost of the Death and TPD cover
 ↳ $\$198.36 + \$409.00 = \mathbf{\$607.36}$

You can work this out using Table 2:

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	1.14	0.97 ^A	2.33	2.00 ^B	0.91	0.78	1.87	1.60	0.73	0.62	1.48	1.27

EXAMPLE 4

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.⁴

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 3**
 ↳ $40 \times \text{C } \$6.48 = \mathbf{\$259.20}$

You can work this out using Table 3:

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 \$		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	6.48 ^C	4.21	8.62	6.04	3.93	7.38	5.17	3.36								

⁴Current insurance fees are provided in our *Insurance guide* available at caresuper.com.au/pds.

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. 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
- email 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.

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

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For more details, visit caresuper.com.au/advice.