

# Insurance changes from 1 April 2026



## Significant event notice

2 February 2026



**This Significant event notice (SEN) is for CareSuper members who have Legacy 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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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 changes on 1 April 2026

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

- The cost of your cover will generally increase. See below for more information.
- The amount of your cover may change.
- Some of the terms, conditions and definitions applicable to your cover are changing.
- Your Legacy cover will transfer to a different insurance category (Category C).

Legacy cover applied to members who held insurance cover with the former CARE Super fund (ABN 98 172 275 725) on 31 October 2024, before CARE Super merged with Spirit Super.

The Legacy insurance policy has been closed to new members since 1 November 2024. We introduced Category C cover at this time to support eligible new members.

The Legacy insurance policy will cease with our insurer on 31 March 2026. As a result, we need to transfer members holding Legacy cover into Category C on 1 April 2026 to continue providing insurance cover.

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**.

Before 1 April 2026	From 1 April 2026
The <i>Legacy insurance guide</i> applies.	The <i>Insurance guide</i> applies. An updated version of this guide will be available at <a href="https://caresuper.com.au/pds">caresuper.com.au/pds</a> on 1 April 2026.

## 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.

From 1 April 2026, everyone will pay the same insurance fees, regardless of gender. 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 10.**

## 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 Legacy Default cover on 31 March 2026, this will change to Category C Default cover on 1 April 2026 and the amount of cover you hold for Death and Total and permanent disablement (TPD) may change.

The new standard Category C Default cover amounts from 1 April 2026 are provided in **Table 1** on page 8.

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

### If you have an Active occupation rating

Your age	How you may be impacted if you have cover on 31 March 2026
15 - 29	Your Death cover amounts will increase on 1 April 2026.
30 - 64	Your Death and TPD cover amounts won't change.
65 - 69	Your TPD cover will end, unless you choose to convert your Death and TPD cover to Fixed cover before 1 April 2026.
70 - 74	Your Death cover will end. Death cover will not be available for age 70 and over from 1 April 2026.

### If you have a Professional occupation rating

Members with a Professional occupation rating currently receive higher amounts of Default cover than members with an Active occupation rating. On 1 April 2026 we're moving to a single scale for all occupation ratings provided in **Table 1** on page 8.

Your age	How you may be impacted if you have cover on 31 March 2026								
15 - 64	You will generally receive less Default cover from 1 April 2026. If you're under 29, your Death cover amounts will increase.								
	To minimise the impact of this change, we're going to increase the percentage of Category C age-based cover you'll receive as Default cover. Please note that in most cases you'll still end up with less cover than you currently hold.								
	<table border="1"> <thead> <tr> <th>Legacy Default cover level for Professional members at 31 March 2026</th> <th>Category C age-based cover level from 1 April 2026</th> </tr> </thead> <tbody> <tr> <td>100%</td> <td>150% (Default age-based cover)</td> </tr> <tr> <td>125%</td> <td>175% (Tailored age-based cover)</td> </tr> <tr> <td>150%</td> <td>200% (Tailored age-based cover)</td> </tr> </tbody> </table>	Legacy Default cover level for Professional members at 31 March 2026	Category C age-based cover level from 1 April 2026	100%	150% (Default age-based cover)	125%	175% (Tailored age-based cover)	150%	200% (Tailored age-based cover)
	Legacy Default cover level for Professional members at 31 March 2026	Category C age-based cover level from 1 April 2026							
100%	150% (Default age-based cover)								
125%	175% (Tailored age-based cover)								
150%	200% (Tailored age-based cover)								
If you have 125% or 150% Default cover on 31 March 2026, we'll convert your Default cover to Tailored age-based cover on 1 April 2026 in order to uplift your levels of cover as shown above. This will impact your ability to get Default cover again if your cover is lost involuntarily.									
65 - 69	Your TPD cover will end, unless you choose to convert your Death and TPD cover to Fixed cover before 1 April 2026.								
70 - 74	Your Death cover will end. Death cover will not be available for age 70 and over from 1 April 2026.								

#### 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 or keep your TPD cover to age 70, 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](https://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 Legacy Tailored age-based cover on 31 March 2026, this will change to Category C Tailored age-based cover on 1 April 2026, and the amount of cover you hold may change.

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 Category C age-based cover amounts provided in **Table 1** on page 8.

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

#### If you have an Active occupation rating

Your age	How you may be impacted if you have cover on 31 March 2026
15 - 29	Your Death cover amounts will increase on 1 April 2026.
30 - 64	Your Death and TPD cover amounts won't change.
65 - 69	Your TPD cover will end, unless you choose to convert your Death and TPD cover to Fixed cover before 1 April 2026.
70 - 74	Your Death cover will end. Death cover will not be available for age 70 and over from 1 April 2026.

### If you have a Professional occupation rating

Members with a Professional occupation rating currently receive higher amounts of Tailored age-based cover than members with an Active occupation rating. On 1 April 2026 we're moving to a single scale for all occupation ratings provided in **Table 1** on page 8.

Your age	How you may be impacted if you have cover on 31 March 2026																		
15 - 64	You will generally receive less cover from 1 April 2026. If you're under 29, your Death cover amounts will increase.  To minimise the impact of this change, we're going to increase the percentage of Category C age-based cover you'll receive as Tailored age-based cover. Please note that in most cases you'll still end up with less cover than you currently hold.																		
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#### 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 or keep your TPD cover to age 70, 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](https://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.

## Fixed TPD cover

If you have Fixed TPD cover, from 1 April 2026 your TPD cover amount will proportionally reduce each year on your birthday starting at age 61, until it reaches \$0 and ceases when you turn 70.

Your age	Reduction in your TPD cover (percentage of previous year's TPD amount)
61	10%
62	11.1111%
63	12.5%
64	14.2857%
65	16.6667%
66	20%
67	25%
68	33.3333%
69	50%
70	100%

### EXAMPLE

### Reduction of Fixed TPD cover amounts

On 31 March 2026, Rowan is 62 and has Fixed TPD cover of \$300,000.

Their Fixed TPD cover amount won't change on 1 April 2026. When Rowan turns 63 in September 2026, their Fixed TPD cover will reduce by 12.5% to \$262,500.

Fixed TPD cover amount = **\$300,000**

↳  $\$300,000 \times 12.5\% = \$37,500$

↳  $\$300,000 - \$37,500 = \$262,500$

## Terminal illness

If you apply for the early release of your insured death benefit due to terminal illness, two medical practitioners (with at least one specialising in your terminal illness) must certify in writing that, despite medical treatment, the illness will lead to your death within 24 months of the date of certification.

The date of certification is currently based on the date that the first medical practitioner signs the certification documents. From 1 April 2026, this will change to the date that the second medical practitioner signs the certification.

## Income protection changes

### Changes to age limits

Income protection cover will cease at age 65 (down from age 70) from 1 April 2026. If you have Income protection cover and you're 65 or older, your cover will cease on 1 April 2026.

From 1 April 2026, your Income protection cover will no longer be converted to a two-year benefit period when you turn 63.

### Changes to benefit amounts

If you have Income protection cover, from 1 April 2026 your monthly cover amount will be indexed each year on your birthday, starting on your first birthday that occurs after 1 April 2027. This means your cover will increase automatically each year to keep up with inflation. Your cover amount will increase by the lesser of consumer price index (CPI) or 5%, and your insurance fees will be adjusted accordingly.

From 1 April 2026, the maximum Income protection monthly cover amount you can apply for will be \$30,000 for all benefit periods. Currently, the maximum is \$40,000 for two or five-year benefit periods, and \$30,000 for benefit periods to age 65. Once your cover reaches \$30,000 a month, it will no longer be indexed.

If you have Income protection cover with a benefit period to age 65 and you successfully make a claim to receive an Income protection benefit and have a date of disablement prior to 1 April 2026, your benefit amount will reduce from 87% to 62% after you've been paid benefits for two years. If your date of disablement is on or after 1 April 2026, benefit amounts will no longer reduce after two years.

Under your current policy, if you pass away while receiving Income protection benefit payments, a final payment equal to three times the monthly benefit will be paid. This additional payment will not be made if your date of disablement is on or after 1 April 2026.

## Occupation rating changes

The following changes will occur from 1 April 2026:

- our occupation rating definitions will change
- a new Office rating will be available

Your occupation rating won't change as a result of these changes, however you may choose to apply to change your occupation rating if you meet the eligibility requirements.

From 1 April 2026 there will be three occupation ratings: Active, Office and Professional.

The type of work you do can determine your occupation rating, and it impacts the cost of your insurance. Generally, the riskier your job, the more you pay for your cover.

The eligibility criteria for each occupation rating from 1 April 2026 is outlined below:

<b>Active</b> (most expensive)	<b>Office</b> (less expensive)	<b>Professional</b> (least expensive)
<p>The Active rating applies when you perform manual duties, teach or spend less than 80% of your job doing clerical or administrative activities in an office-based environment.</p> <p>The Active occupation rating is generally our default rating, because our members work in many different occupations and industries.</p> <p>The Active rating will continue to apply unless you apply (and are accepted by our insurer) for the Office or Professional rating.</p>	<p>You may be eligible for the Office occupation rating if the duties of your occupation are limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' nature tasks which don't involve manual work or teaching and you don't spend more than 20% of your working time outside the office environment, excluding travel time from one office environment to another</p>	<p>You may be eligible for the Professional occupation rating if:</p> <ul style="list-style-type: none"><li>• You're eligible for the Office occupation rating, <b>and</b></li><li>• You earn over \$110,000 each year, <b>and</b></li><li>• <b>At least one</b> of the following applies:<ul style="list-style-type: none"><li>- You have a tertiary qualification<sup>1</sup>, or</li><li>- You're a registered member of a professional institute or governing body in relation to your profession, or</li><li>- You work in a management role.</li></ul></li></ul>

<sup>1</sup> A tertiary qualification includes a university degree, graduate certificate, advanced diploma or a diploma.

### What can you do?

If you have an Active occupation rating, you can apply to change your occupation rating.<sup>2</sup>

- **Before 1 April 2026:** if you meet the current eligibility criteria for the Professional occupation rating (as outlined in the *Legacy insurance guide*), you can apply to change your occupation rating in [Member Online](#), or by completing an *Occupation rating – Legacy insurance* form available at [caresuper.com.au/forms](https://caresuper.com.au/forms).
- **From 1 April 2026:** you'll need to meet the new eligibility criteria for either Office or Professional as shown above. You can apply to change your occupation rating in [Member Online](#), or by completing an *Occupation rating* form available at [caresuper.com.au/forms](https://caresuper.com.au/forms).

<sup>2</sup> Eligibility criteria apply, and applications are subject to approval by our insurer.

## Life events changes

### Income protection

If you have Income protection cover, from 1 April 2026 your monthly cover amount will be indexed each year on your birthday. This means your cover will increase automatically each year to keep up with inflation. For more information, go to page 5.

Because automatic indexation will apply from 1 April 2026, Life events increases will no longer be available for Income protection. If you apply to increase your Income protection cover amounts on or after 1 April 2026, you may need to provide detailed health information.<sup>3</sup>

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

## Death and TPD

You can apply to increase your cover without having to provide detailed health information if you experience any of the specified 'Life events'.

We're introducing a new Life event condition from 1 April 2026. You'll be able to apply to increase your cover through Life events when your child commences primary school for the first time.

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"><li>• 25% of your current cover</li><li>• \$200,000</li><li>• where relevant, the amount of your new mortgage</li></ul>	The lesser of: <ul style="list-style-type: none"><li>• 25% of your current cover</li><li>• \$100,000</li></ul>

If you want to apply to increase your Death and/or TPD cover due to a Life event, from 1 April 2026 we must receive your application and any required evidence within 60 days after the date of the Life event. This was previously required within three months after the date of the Life event.

You can now increase your cover due to a Life event **only once**, instead of up to three times before. This does not affect the additional increases available at ages 30, 40 and 50, which remain unchanged.

### What can you do?

To increase your Death and/or TPD cover due to a Life event:<sup>4</sup>

- **Before 1 April 2026:** if you meet the current eligibility criteria, you can apply using the *Life Event – Legacy insurance* form available at [caresuper.com.au/forms](https://caresuper.com.au/forms). Please ensure we receive your request by **5pm (AEDT) on 31 March 2026**.
- **From 1 April 2026:** you'll need to meet the new eligibility criteria which will be outlined in the *Insurance guide* from 1 April 2026. From 1 April 2026 you'll be able to apply in **Member Online**, in the **CareSuper app**, or by completing a *Life event* form available at [caresuper.com.au/forms](https://caresuper.com.au/forms).

<sup>4</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.

## Other changes that could affect your cover

### Changes to definitions

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.

## Death and TPD cover amounts from 1 April 2026

Table 1 – Default cover amounts for Death and TPD

Age	Legacy Default cover amount until 31 March 2026 <sup>5</sup>				Category C Default cover amount from 1 April 2026 <sup>5</sup>	
	Active occupation rating		Professional occupation rating		All occupation ratings	
	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$
15-17	20,000	50,000	53,250	133,000	50,000	50,000
18	22,000	55,000	70,000	175,000	55,000	55,000
19	28,000	70,000	80,000	200,200	70,000	70,000
20	35,250	88,000	99,750	249,200	88,000	88,000
21	43,250	108,000	116,500	291,200	108,000	108,000
22	53,250	133,000	130,500	326,200	133,000	133,000
23	62,000	155,000	134,500	336,000	155,000	155,000
24	69,250	173,000	151,250	378,000	173,000	173,000
25	78,000	195,000	161,250	403,200	195,000	195,000
26	85,250	213,000	178,000	445,200	213,000	213,000
27	91,250	228,000	183,750	459,200	228,000	228,000
28	98,000	245,000	189,250	473,200	245,000	245,000
29	103,250	258,000	189,250	473,200	258,000	258,000
30	273,000	273,000	476,000	476,000	273,000	273,000
31	285,000	285,000	480,200	480,200	285,000	285,000
32	298,000	298,000	480,200	480,200	298,000	298,000
33	305,000	305,000	480,200	480,200	305,000	305,000
34	313,000	313,000	483,000	483,000	313,000	313,000
35	307,250	307,250	483,000	483,000	307,250	307,250
36	296,000	296,000	468,500	468,500	296,000	296,000
37	284,750	284,750	450,750	450,750	284,750	284,750
38	271,000	271,000	427,000	427,000	271,000	271,000
39	257,250	257,250	409,750	409,750	257,250	257,250
40	243,750	243,750	398,250	398,250	243,750	243,750
41	230,000	230,000	380,750	380,750	230,000	230,000
42	216,250	216,250	357,250	357,250	216,250	216,250
43	204,500	204,500	341,500	341,500	204,500	204,500
44	194,750	194,750	317,800	317,800	194,750	194,750
45	179,000	179,000	296,800	296,800	179,000	179,000
46	161,000	161,000	274,400	274,400	161,000	161,000
47	146,000	146,000	261,800	261,800	146,000	146,000
48	136,000	136,000	247,800	247,800	136,000	136,000
49	129,000	129,000	233,800	233,800	129,000	129,000
50	118,000	118,000	212,800	212,800	118,000	118,000
51	108,000	108,000	194,600	194,600	108,000	108,000
52	98,000	98,000	176,400	176,400	98,000	98,000
53	92,000	92,000	159,600	159,600	92,000	92,000
54	84,000	84,000	147,000	147,000	84,000	84,000
55	77,000	77,000	137,200	137,200	77,000	77,000
56	70,000	70,000	128,800	128,800	70,000	70,000
57	62,000	62,000	120,400	120,400	62,000	62,000
58	52,000	52,000	106,400	106,400	52,000	52,000
59	46,000	46,000	92,250	92,250	46,000	46,000
60	39,000	39,000	76,250	76,250	39,000	39,000
61	31,000	31,000	59,750	59,750	31,000	31,000
62	25,000	25,000	48,000	48,000	25,000	25,000
63	24,000	24,000	46,200	46,200	24,000	24,000
64	24,000	24,000	46,200	43,400	24,000	24,000
65	24,000	24,000	46,200	43,400	24,000	0
66	22,000	24,000	42,400	43,400	22,000	0
67	22,000	24,000	42,400	43,400	22,000	0
68	22,000	24,000	42,400	43,400	22,000	0
69	19,000	24,000	36,600	43,400	19,000	0
70	19,000	0	36,600	0	0	0
71	19,000	0	36,600	0	0	0
72	19,000	0	36,600	0	0	0
73	19,000	0	36,600	0	0	0
74	19,000	0	36,600	0	0	0

<sup>5</sup>Some members may automatically receive higher levels of Default cover than the standard Default cover amounts shown above, generally as a result of employer arrangements or previous successor fund transfers. These arrangements may provide 125% or 150% of the standard Default cover amounts.

Your cover amount may be based on a multiple of the Default cover amounts if you have Tailored age-based cover or you hold a higher amount of Default cover as a result of special employer arrangements.

### If you have a Professional occupation rating

The percentage of Default cover (cover level) you currently have may change on 1 April 2026. For more information, go to page 2 for Default cover changes, or page 3 for Tailored age-based cover changes.

#### EXAMPLE 1

### Jane has Default cover for Death and TPD

Jane is 43 and has an Active occupation rating. She currently has Legacy Default cover for Death and TPD of \$204,500.

On 1 April 2026, Jane's cover will change to Category C Default cover.

Her cover amounts won't change – she'll still have \$204,500 cover for Death and TPD.

You can work this out using Table 1:

Age	Legacy Default cover amount until 31 March 2026				Category C Default cover amount from 1 April 2026	
	Active occupation rating		Professional occupation rating		All occupation ratings	
	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$
43	204,500	204,500	341,500	341,500	204,500	204,500

#### EXAMPLE 2

### Sam has Default cover and Professional occupation rating

Sam is 36 and has a Professional occupation rating. They currently have Legacy Default cover for Death and TPD of \$468,500.

Because Sam has a Professional occupation rating, the amount they will receive on 1 April 2026 will be 150% of the Category C Default cover amount shown in Table 1.

Sam receives **\$444,000** of Category C Default cover for Death and TPD on 1 April 2026.

Category C Default cover amount = **\$296,000**

↳  $\$296,000 \times 150\% = \$444,000$

You can work this out using Table 1:

Age	Legacy Default cover amount until 31 March 2026				Category C Default cover amount from 1 April 2026	
	Active occupation rating		Professional occupation rating		All occupation ratings	
	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$
36	296,000	296,000	468,500	468,500	296,000	296,000

**EXAMPLE 3**

**Ashley has Tailored age-based cover and a Professional occupation rating**

Ashley is 39 and has a Professional occupation rating.

They currently have Tailored age-based cover for 150% of the Legacy Default cover amount. This equates to **\$614,625** of cover for Death and TPD.

Because Ashley has a Professional occupation rating, the amount they will receive on 1 April 2026 will be 200% of the standard Category C Default cover amount shown in **Table 1**.

From 1 April 2026, Ashley's Category C Tailored age-based cover will reduce to **\$514,500** for both Death and TPD. This is worked out as follows:

Legacy Default cover amount for Professional occupation rating = **\$409,750**

↳ **A**  $\$409,750 \times 150\% = \$614,625$

Category C Tailored age-based cover amount = **\$257,250**

↳ **B**  $\$257,250 \times 200\% = \$514,500$

You can work this out using **Table 1**:

Age	Legacy Default cover amount until 31 March 2026				Category C Default cover amount from 1 April 2026	
	Active occupation rating		Professional occupation rating		All occupation ratings	
	Death \$	TPD \$	Death \$	TPD \$	Death \$	TPD \$
39	257,250	257,250	409,750	409,750	257,250	257,250

**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** includes 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 reducing on 1 April 2026 from 4.675% 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 15**.

**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 4**

**Jane has Default cover for Death and TPD**

Jane is 43 and has an Active occupation rating.

Jane 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 the example on page 9.

Jane currently pays annual net insurance fees of **\$398.78** for this cover.<sup>6</sup>

From 1 April 2026, Jane’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 Jane’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	<b>0.97</b> <sup>A</sup>	2.33	<b>2.00</b> <sup>B</sup>	0.91	0.78	1.87	1.60	0.73	0.62	1.48	1.27

**EXAMPLE 5**

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

Tom is 46 and has an Active occupation rating.

He has Income protection cover with a monthly cover amount of \$4,000, a 60-day waiting period, and a two-year benefit period.

Tom currently pays annual net insurance fees of **\$141.20** for this cover.<sup>6</sup>

From 1 April 2026, Tom’s annual net insurance fees will be **\$369.60**. 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 Tom’s age (46), occupation rating (Active), and waiting period (60 days) in Table 3.  
 ↳  $40 \times \text{C } \$9.24 = \mathbf{\$369.60}$

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	30	60	90	30	60	90	30	60	90
	Gross fee \$			Net fee \$			Gross fee \$			Net fee \$			Gross fee \$			Net fee \$		
43	15.38	10.80	7.02	13.17	<b>9.24</b> <sup>C</sup>	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

<sup>6</sup>Current insurance fees are provided in our *Legacy insurance guide* available at [caresuper.com.au/pds](http://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](#), 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).

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