



Changes to insurance premium rates

Premium rates for income protection insurance are increasing. New rates will apply from 1 July 2026.



The below rates apply to CBUS Corporate super. Premium rates vary depending on which division you're in, your age and occupation category.

If you have moved to another division, please go to cbussuper.com.au/SEN to view the relevant rates.

Weekly cost per \$1,000 of monthly IP cover from 1 July 2026

The tables below show how much \$1,000 of monthly income protection (IP) cover will cost per week, and how much it will go up:

2-year benefit period

Age band	2-year benefit period					
	Light Manual		Non-Manual		Professional	
	30 days	90 days	30 days	90 days	30 days	90 days
15-19	\$1.14 (▲ \$0.12)	\$0.50 (▲ \$0.05)	\$0.75 (▲ \$0.08)	\$0.34 (▲ \$0.04)	\$0.66 (▲ \$0.07)	\$0.30 (▲ \$0.03)
20-24	\$1.14 (▲ \$0.12)	\$0.46 (▲ \$0.05)	\$0.75 (▲ \$0.08)	\$0.30 (▲ \$0.03)	\$0.66 (▲ \$0.07)	\$0.28 (▲ \$0.03)
25-29	\$1.14 (▲ \$0.12)	\$0.43 (▲ \$0.05)	\$0.75 (▲ \$0.08)	\$0.28 (▲ \$0.03)	\$0.66 (▲ \$0.07)	\$0.26 (▲ \$0.03)
30-34	\$1.42 (▲ \$0.15)	\$0.50 (▲ \$0.05)	\$0.95 (▲ \$0.10)	\$0.34 (▲ \$0.04)	\$0.87 (▲ \$0.09)	\$0.30 (▲ \$0.03)
35-39	\$1.84 (▲ \$0.20)	\$0.66 (▲ \$0.07)	\$1.23 (▲ \$0.13)	\$0.45 (▲ \$0.05)	\$1.11 (▲ \$0.12)	\$0.39 (▲ \$0.04)
40-44	\$2.46 (▲ \$0.26)	\$0.96 (▲ \$0.10)	\$1.65 (▲ \$0.18)	\$0.64 (▲ \$0.07)	\$1.48 (▲ \$0.16)	\$0.59 (▲ \$0.06)
45-49	\$3.32 (▲ \$0.36)	\$1.51 (▲ \$0.16)	\$2.21 (▲ \$0.24)	\$1.01 (▲ \$0.11)	\$1.98 (▲ \$0.21)	\$0.90 (▲ \$0.10)
50-54	\$4.65 (▲ \$0.50)	\$2.35 (▲ \$0.25)	\$3.09 (▲ \$0.33)	\$1.56 (▲ \$0.17)	\$2.79 (▲ \$0.30)	\$1.39 (▲ \$0.15)
55-59	\$6.70 (▲ \$0.72)	\$3.93 (▲ \$0.42)	\$4.47 (▲ \$0.48)	\$2.62 (▲ \$0.28)	\$4.02 (▲ \$0.43)	\$2.37 (▲ \$0.25)
60-64	\$8.42 (▲ \$0.90)	\$4.82 (▲ \$0.52)	\$5.61 (▲ \$0.60)	\$3.20 (▲ \$0.34)	\$5.05 (▲ \$0.54)	\$2.90 (▲ \$0.31)

5-year benefit period

Age band	5-year benefit period					
	Light Manual		Non-Manual		Professional	
	30 days	90 days	30 days	90 days	30 days	90 days
15-19	\$1.42 (▲ \$0.15)	\$0.66 (▲ \$0.07)	\$0.95 (▲ \$0.10)	\$0.45 (▲ \$0.05)	\$0.87 (▲ \$0.09)	\$0.39 (▲ \$0.04)
20-24	\$1.47 (▲ \$0.16)	\$0.63 (▲ \$0.07)	\$0.97 (▲ \$0.10)	\$0.43 (▲ \$0.05)	\$0.90 (▲ \$0.10)	\$0.39 (▲ \$0.04)
25-29	\$1.51 (▲ \$0.16)	\$0.63 (▲ \$0.07)	\$1.01 (▲ \$0.11)	\$0.43 (▲ \$0.05)	\$0.90 (▲ \$0.10)	\$0.39 (▲ \$0.04)
30-34	\$1.93 (▲ \$0.21)	\$0.75 (▲ \$0.08)	\$1.28 (▲ \$0.14)	\$0.50 (▲ \$0.05)	\$1.15 (▲ \$0.12)	\$0.45 (▲ \$0.05)
35-39	\$2.60 (▲ \$0.28)	\$1.05 (▲ \$0.11)	\$1.72 (▲ \$0.18)	\$0.71 (▲ \$0.08)	\$1.56 (▲ \$0.17)	\$0.64 (▲ \$0.07)
40-44	\$3.61 (▲ \$0.39)	\$1.47 (▲ \$0.16)	\$2.41 (▲ \$0.26)	\$0.97 (▲ \$0.10)	\$2.15 (▲ \$0.23)	\$0.90 (▲ \$0.10)
45-49	\$4.98 (▲ \$0.53)	\$2.39 (▲ \$0.26)	\$3.33 (▲ \$0.36)	\$1.60 (▲ \$0.17)	\$2.99 (▲ \$0.32)	\$1.42 (▲ \$0.15)
50-54	\$7.16 (▲ \$0.77)	\$3.86 (▲ \$0.41)	\$4.78 (▲ \$0.51)	\$2.56 (▲ \$0.27)	\$4.29 (▲ \$0.46)	\$2.32 (▲ \$0.25)
55-59	\$10.60 (▲ \$1.14)	\$6.62 (▲ \$0.71)	\$7.07 (▲ \$0.76)	\$4.41 (▲ \$0.47)	\$6.36 (▲ \$0.68)	\$3.96 (▲ \$0.42)
60-64	\$13.61 (▲ \$1.46)	\$8.16 (▲ \$0.87)	\$9.07 (▲ \$0.97)	\$5.44 (▲ \$0.58)	\$8.18 (▲ \$0.88)	\$4.91 (▲ \$0.53)



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Chat in person in Adelaide, Brisbane, Melbourne,
Perth and Sydney. Locations: cbussuper.com.au/contact
Log in to chat to us online: cbussuper.com.au/login

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Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 237848

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund
ABN 75 493 363 262 (Cbus and/or Cbus Super)