



# Changes to insurance premium rates

Premium rates for death, total and permanent disablement and income protection insurance are increasing. New rates will apply from 1 July 2026.



The below rates apply to CBUS Industry 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](http://cbussuper.com.au/SEN) to view the relevant rates.

## Weekly cost of death and TPD cover from 1 July 2026

The table below shows how much one unit of death cover and one unit of total and permanent disablement (TPD) cover will cost per week, and how much it will go up by:

Age band	Manual		Electech		Non-Manual and Professional	
	Death	TPD	Death	TPD	Death	TPD
15-24	\$1.16 (▲ \$0.13)	\$0.92 (▲ \$0.23)	\$0.71 (▲ \$0.08)	\$0.41 (▲ \$0.05)	\$0.67 (▲ \$0.08)	\$0.39 (▲ \$0.11)
25-34	\$1.30 (▲ \$0.19)	\$2.82 (▲ \$1.09)	\$0.82 (▲ \$0.12)	\$1.40 (▲ \$0.46)	\$0.74 (▲ \$0.11)	\$1.25 (▲ \$0.50)
35-49	\$1.96 (▲ \$0.44)	\$4.19 (▲ \$1.68)	\$1.36 (▲ \$0.22)	\$2.75 (▲ \$1.02)	\$1.41 (▲ \$0.32)	\$2.56 (▲ \$1.03)
50+	\$2.84 (▲ \$0.64)	\$4.96 (▲ \$1.92)	\$2.24 (▲ \$0.43)	\$3.25 (▲ \$1.11)	\$2.35 (▲ \$0.53)	\$3.11 (▲ \$1.20)

## Weekly Cost of IP cover from 1 July 2026

The tables below show how much one unit (\$100 per week) of Income Protection (IP) cover will cost per week, and how much it will go up by:

### Weekly cost per unit (\$100 per week) 30-day waiting period

Age band	30-day waiting period					
	2-year benefit period			5-year benefit period		
	Manual/Electech	Non-Manual	Professional	Manual/Electech	Non-Manual	Professional
15-19	\$0.77 (▲ \$0.08)	\$0.27 (-)	\$0.24 (-)	\$1.03 (▲ \$0.11)	\$0.34 (-)	\$0.31 (-)
20-24	\$0.77 (▲ \$0.08)	\$0.27 (-)	\$0.24 (-)	\$1.05 (▲ \$0.11)	\$0.35 (-)	\$0.32 (-)
25-29	\$0.77 (▲ \$0.08)	\$0.27 (-)	\$0.24 (-)	\$1.09 (▲ \$0.12)	\$0.36 (-)	\$0.32 (-)
30-34	\$0.95 (▲ \$0.10)	\$0.34 (-)	\$0.31 (-)	\$1.39 (▲ \$0.15)	\$0.46 (-)	\$0.41 (-)
35-39	\$1.23 (▲ \$0.13)	\$0.44 (-)	\$0.40 (-)	\$1.85 (▲ \$0.20)	\$0.62 (-)	\$0.56 (-)
40-44	\$1.67 (▲ \$0.18)	\$0.59 (-)	\$0.53 (-)	\$2.59 (▲ \$0.28)	\$0.86 (-)	\$0.77 (-)
45-49	\$2.23 (▲ \$0.24)	\$0.79 (-)	\$0.71 (-)	\$3.55 (▲ \$0.38)	\$1.19 (-)	\$1.07 (-)
50-54	\$3.12 (▲ \$0.33)	\$1.11 (-)	\$1.00 (-)	\$5.12 (▲ \$0.55)	\$1.71 (-)	\$1.54 (-)
55-59	\$4.51 (▲ \$0.48)	\$1.60 (-)	\$1.44 (-)	\$7.58 (▲ \$0.81)	\$2.53 (-)	\$2.28 (-)
60-64	\$6.37 (▲ \$0.68)	\$2.01 (-)	\$1.81 (-)	\$9.15 (▲ \$0.98)	\$3.25 (-)	\$2.93 (-)

## Weekly cost per unit (\$100 per week) 90-day waiting period

Age band	90-day waiting period					
	2-year benefit period			5-year benefit period		
	Manual/Electech	Non-Manual	Professional	Manual/Electech	Non-Manual	Professional
15-19	\$0.32 (▲ \$0.03)	\$0.12 (-)	\$0.11 (-)	\$0.49 (▲ \$0.05)	\$0.16 (-)	\$0.14 (-)
20-24	\$0.32 (▲ \$0.03)	\$0.11 (-)	\$0.10 (-)	\$0.48 (▲ \$0.05)	\$0.15 (-)	\$0.14 (-)
25-29	\$0.30 (▲ \$0.03)	\$0.10 (-)	\$0.09 (-)	\$0.47 (▲ \$0.05)	\$0.15 (-)	\$0.14 (-)
30-34	\$0.34 (▲ \$0.04)	\$0.12 (-)	\$0.11 (-)	\$0.56 (▲ \$0.06)	\$0.18 (-)	\$0.16 (-)
35-39	\$0.46 (▲ \$0.05)	\$0.16 (-)	\$0.14 (-)	\$0.78 (▲ \$0.08)	\$0.25 (-)	\$0.23 (-)
40-44	\$0.64 (▲ \$0.07)	\$0.23 (-)	\$0.21 (-)	\$1.12 (▲ \$0.12)	\$0.35 (-)	\$0.32 (-)
45-49	\$1.01 (▲ \$0.11)	\$0.36 (-)	\$0.32 (-)	\$1.79 (▲ \$0.19)	\$0.57 (-)	\$0.51 (-)
50-54	\$1.58 (▲ \$0.17)	\$0.56 (-)	\$0.50 (-)	\$2.91 (▲ \$0.31)	\$0.92 (-)	\$0.83 (-)
55-59	\$2.65 (▲ \$0.28)	\$0.94 (-)	\$0.85 (-)	\$5.01 (▲ \$0.54)	\$1.58 (-)	\$1.42 (-)
60-64	\$3.65 (▲ \$0.39)	\$1.15 (-)	\$1.04 (-)	\$6.18 (▲ \$0.66)	\$1.95 (-)	\$1.76 (-)



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

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