



Changes to insurance premium rates

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



The below rates apply to CBUS Personal 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 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		Non-Manual and Professional	
	Death	TPD	Death	TPD
15-24	\$1.16 (▲ \$0.13)	\$0.92 (▲ \$0.23)	\$0.67 (▲ \$0.08)	\$0.39 (▲ \$0.11)
25-34	\$1.30 (▲ \$0.19)	\$2.82 (▲ \$1.09)	\$0.74 (▲ \$0.11)	\$1.25 (▲ \$0.50)
35-49	\$1.96 (▲ \$0.44)	\$4.19 (▲ \$1.68)	\$1.41 (▲ \$0.32)	\$2.56 (▲ \$1.03)
50+	\$2.84 (▲ \$0.64)	\$4.96 (▲ \$1.92)	\$2.35 (▲ \$0.53)	\$3.11 (▲ \$1.20)



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1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



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

This information is about the Construction and Building Unions Superannuation Fund (Cbus Super). It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Product Disclosure Statement and Target Market Determination to decide if Cbus Super is right for you. Call **1300 361 784** or visit cbussuper.com.au. Past performance is not a reliable indicator of future performance.

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)