

# IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

## 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 following rates apply to Media Super 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 [mediasuper.com.au/SEN](https://mediasuper.com.au/SEN) to view the relevant rates.

### Fixed Death and TPD cover

If you joined Media Super before 9 April 2022, you may have fixed death and TPD cover. Unlike unit-based cover, with fixed cover you'll generally keep the same cover amount unless you change or cancel it, or it stops for another reason. But the cost of your cover will increase as you get older.

### Changing fixed cover to units

If you have fixed death and TPD cover you have the option to change it to unit-based cover if you prefer. You can do this at the same time that you apply to increase or reduce your cover, or if you just want to change your cover to units, complete a *Change fixed cover to units* form, available at [mediasuper.com.au/forms](https://mediasuper.com.au/forms).

### IP cover with a benefit period to age 65

If you joined Media Super before 9 April 2022, you may have IP cover with a benefit period to age 65.

## 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:

Cover	Weekly cost per unit of cover
Death cover	\$0.4375 (▲ \$0.1771)
TPD cover	\$0.2036 (▲ \$0.0824)

## Yearly cost per \$1,000 of fixed death and TPD cover from 1 July 2026

The table below shows how much \$1000 of fixed death cover and \$1000 of fixed total and permanent disablement (TPD) cover will cost per week, and how much it will go up by:

Age	Death	TPD	Age	Death	TPD
15-19	\$0.7451 (▲ \$0.3016)	\$0.6853 (▲ \$0.2774)	47	\$2.3172 (▲ \$0.9379)	\$1.6155 (▲ \$0.6539)
20-24	\$0.6577 (▲ \$0.2662)	\$0.9047 (▲ \$0.3662)	48	\$2.5775 (▲ \$1.0433)	\$1.6155 (▲ \$0.6539)
25-29	\$0.5942 (▲ \$0.2405)	\$0.9047 (▲ \$0.3662)	49	\$2.8703 (▲ \$1.1618)	\$1.6155 (▲ \$0.6539)
30-34	\$0.6545 (▲ \$0.2649)	\$1.1308 (▲ \$0.4577)	50	\$3.238 (▲ \$1.3106)	\$2.2614 (▲ \$0.9153)
35-39	\$0.8709 (▲ \$0.3525)	\$1.1308 (▲ \$0.4577)	51	\$3.6081 (▲ \$1.4604)	\$2.2614 (▲ \$0.9153)
40	\$1.1639 (▲ \$0.4711)	\$1.4136 (▲ \$0.5722)	52	\$4.009 (▲ \$1.6227)	\$2.2614 (▲ \$0.9153)
41	\$1.282 (▲ \$0.5189)	\$1.4136 (▲ \$0.5722)	53	\$4.4308 (▲ \$1.7934)	\$2.2614 (▲ \$0.9153)
42	\$1.4112 (▲ \$0.5712)	\$1.4136 (▲ \$0.5722)	54	\$4.7655 (▲ \$1.9289)	\$2.2614 (▲ \$0.9153)
43	\$1.5592 (▲ \$0.6311)	\$1.4136 (▲ \$0.5722)	55	\$5.2618 (▲ \$2.1298)	\$2.8268 (▲ \$1.1442)
44	\$1.7067 (▲ \$0.6908)	\$1.4136 (▲ \$0.5722)	56-64	\$6.3143 (▲ \$2.5558)	\$2.8268 (▲ \$1.1442)
45	\$1.871 (▲ \$0.7573)	\$1.6155 (▲ \$0.6539)	65-69	\$6.3143 (▲ \$2.5558)	\$5.6542 (▲ \$2.2886)
46	\$2.0876 (▲ \$0.8450)	\$1.6155 (▲ \$0.6539)			

## Weekly cost per unit (\$500 per month) of IP cover from 1 July 2026

The table below shows how much one unit (\$500 per month) of Income Protection (IP) cover will cost per week, and how much it will go up by:

Payment period	Waiting period		
	30 days	60 days	90 days
2 years	\$2.058 (▲ \$0.609)	\$1.436 (▲ \$0.425)	\$1.189 (▲ \$0.352)
5 years	\$3.701 (▲ \$1.498)	\$2.362 (▲ \$0.956)	\$2.048 (▲ \$0.829)

# Weekly cost per unit (\$100 per month) of IP cover with a benefit period to age 65 from 1 July 2026

The tables below show how much one unit (\$100 per month) of Income Protection (IP) cover with a benefit period to age 65 will cost per week, and how much it will go up by:

Age	Waiting period		
	30 days	60 days	90 days
15	\$26.00 (^ \$7.69)	\$21.23 (^ \$6.28)	\$15.02 (^ \$4.44)
16	\$26.00 (^ \$7.69)	\$21.23 (^ \$6.28)	\$15.02 (^ \$4.44)
17	\$26.00 (^ \$7.69)	\$21.53 (^ \$6.37)	\$15.29 (^ \$4.52)
18	\$26.58 (^ \$7.86)	\$21.83 (^ \$6.46)	\$15.41 (^ \$4.56)
19	\$26.87 (^ \$7.95)	\$22.08 (^ \$6.53)	\$15.61 (^ \$4.62)
20	\$27.18 (^ \$8.04)	\$22.38 (^ \$6.62)	\$15.75 (^ \$4.66)
21	\$27.29 (^ \$8.07)	\$22.27 (^ \$6.59)	\$15.32 (^ \$4.53)
22	\$27.51 (^ \$8.14)	\$22.24 (^ \$6.58)	\$14.95 (^ \$4.42)
23	\$27.72 (^ \$8.20)	\$22.27 (^ \$6.59)	\$14.71 (^ \$4.35)
24	\$28.02 (^ \$8.29)	\$22.32 (^ \$6.60)	\$14.38 (^ \$4.25)
25	\$28.36 (^ \$8.39)	\$22.41 (^ \$6.63)	\$14.29 (^ \$4.23)
26	\$29.15 (^ \$8.62)	\$22.98 (^ \$6.80)	\$14.57 (^ \$4.31)
27	\$30.18 (^ \$8.93)	\$23.66 (^ \$7.00)	\$14.85 (^ \$4.39)
28	\$31.47 (^ \$9.31)	\$24.51 (^ \$7.25)	\$15.27 (^ \$4.52)
29	\$32.99 (^ \$9.76)	\$25.57 (^ \$7.56)	\$15.63 (^ \$4.62)
30	\$34.70 (^ \$10.26)	\$26.77 (^ \$7.92)	\$16.15 (^ \$4.78)
31	\$36.74 (^ \$10.87)	\$28.12 (^ \$8.32)	\$16.80 (^ \$4.97)
32	\$38.94 (^ \$11.52)	\$29.71 (^ \$8.79)	\$17.45 (^ \$5.16)
33	\$41.35 (^ \$12.23)	\$31.40 (^ \$9.29)	\$18.30 (^ \$5.41)
34	\$43.95 (^ \$13.00)	\$33.27 (^ \$9.84)	\$19.28 (^ \$5.70)
35	\$46.77 (^ \$13.83)	\$35.4 (^ \$10.47)	\$20.55 (^ \$6.08)
36	\$49.80 (^ \$14.73)	\$37.64 (^ \$11.13)	\$21.81 (^ \$6.45)
37	\$53.02 (^ \$15.68)	\$40.07 (^ \$11.85)	\$23.47 (^ \$6.94)
38	\$56.76 (^ \$16.99)	\$42.70 (^ \$12.63)	\$25.28 (^ \$7.48)
39	\$61.29 (^ \$18.13)	\$45.53 (^ \$13.47)	\$27.42 (^ \$8.11)

Age	Waiting period		
	30 days	60 days	90 days
40	\$66.19 (^ \$19.58)	\$48.56 (^ \$14.36)	\$29.86 (^ \$8.83)
41	\$71.06 (^ \$21.02)	\$51.76 (^ \$15.31)	\$32.60 (^ \$9.64)
42	\$75.44 (^ \$22.31)	\$55.22 (^ \$16.33)	\$35.71 (^ \$10.56)
43	\$80.00 (^ \$23.66)	\$58.83 (^ \$17.40)	\$39.22 (^ \$11.60)
44	\$84.75 (^ \$25.07)	\$62.72 (^ \$18.55)	\$43.11 (^ \$12.75)
45	\$89.69 (^ \$26.53)	\$66.83 (^ \$19.77)	\$47.37 (^ \$14.01)
46	\$94.77 (^ \$28.03)	\$71.04 (^ \$21.01)	\$52.00 (^ \$15.38)
47	\$100.07 (^ \$29.60)	\$75.47 (^ \$22.32)	\$57.04 (^ \$16.87)
48	\$105.51 (^ \$31.21)	\$80.16 (^ \$23.71)	\$62.38 (^ \$18.45)
49	\$111.04 (^ \$32.84)	\$84.87 (^ \$25.1)	\$67.78 (^ \$20.05)
50	\$116.67 (^ \$34.51)	\$89.82 (^ \$26.57)	\$73.24 (^ \$21.66)
51	\$122.33 (^ \$36.18)	\$94.79 (^ \$28.04)	\$79.51 (^ \$23.52)
52	\$127.94 (^ \$37.84)	\$99.73 (^ \$29.50)	\$85.92 (^ \$25.41)
53	\$133.41 (^ \$39.46)	\$104.58 (^ \$30.93)	\$92.26 (^ \$27.29)
54	\$138.69 (^ \$41.02)	\$109.18 (^ \$32.29)	\$98.51 (^ \$29.14)
55	\$143.52 (^ \$42.45)	\$113.47 (^ \$33.56)	\$104.41 (^ \$30.88)
56	\$147.82 (^ \$43.72)	\$117.19 (^ \$34.66)	\$109.67 (^ \$32.44)
57	\$151.29 (^ \$44.75)	\$120.17 (^ \$35.54)	\$114.04 (^ \$33.73)
58	\$153.64 (^ \$45.44)	\$122.09 (^ \$36.11)	\$117.12 (^ \$34.64)
59	\$154.45 (^ \$45.68)	\$122.59 (^ \$36.26)	\$118.41 (^ \$35.02)
60	\$153.01 (^ \$45.26)	\$120.98 (^ \$35.78)	\$117.15 (^ \$34.65)
61	\$148.26 (^ \$43.85)	\$116.41 (^ \$34.43)	\$112.44 (^ \$33.26)
62	\$137.92 (^ \$40.79)	\$106.77 (^ \$31.58)	\$102.18 (^ \$30.22)
63	\$112.98 (^ \$33.42)	\$85.24 (^ \$25.21)	\$78.26 (^ \$23.15)
64	\$57.60 (^ \$17.04)	\$39.89 (^ \$11.80)	\$26.13 (^ \$7.73)

You'll need to multiply the above rates by the specific premium factor for your occupation category.

Occupation category	Premium factor
Professional	0.9
White collar	1.0
Light manual	1.4
Blue collar	2.2
Heavy manual	3.0



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This information is about Media Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) to decide what's right for you. Call **1800 640 886** or visit **mediasuper.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 offering Media Super products (Media Super). MySuper authorisation 75 493 363 262 473.