

⚠ IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

THE COST OF INSURANCE IS CHANGING

This update will help you understand important changes to your insurance cover that will take effect on **5 July 2025**.

Insurance through Media Super protects you and your family when you need it most.

How much you pay for cover depends on your age, occupation category and the type of cover you have. Each year we negotiate carefully with our insurer to get you the best value cover we can.

Changes to Income Protection (IP) cover if you live overseas

From 5 July 2025 we're clarifying the residency requirements for IP cover. To be eligible for IP cover you must be an Australian citizen or permanent resident (within the meaning of section 30 of the *Migration Act 1958*), or someone living in Australia on an approved working visa.

This update means that you won't be able to claim for IP after 5 July 2025 if you're not an Australian citizen or permanent resident and you're not living in Australia.

There are no changes to the residency rules for death or total and permanent disablement (TPD) cover.

Example

Dean is a Media Super member. He has death, TPD and IP cover through his account.

He's a New Zealand citizen who worked in Australia until 20 January 2025, when he moved back to Wellington. He has no plans to return to Australia.

Because Dean isn't an Australian citizen or permanent resident and he isn't living in Australia, from 5 July he isn't eligible for IP cover any more (but he can keep his death and TPD cover).

He calls Media Super to update his contact details, and to cancel his IP cover.

So if you move overseas, make sure to call us on [1800 640 886](tel:1800640886) so that you're not paying for cover that you can't use.

Cost of cover from 5 July 2025

The following tables show the cost of death, total and permanent disablement (TPD) and income protection (IP) cover from 5 July 2025, and how much it will change.

Standard cover

The following rates apply to the standard cover available to members, which is unit-based. These rates are per unit, per week, and apply across all ages.

Death	TPD
\$0.2604 (▲ \$0.0124)	\$0.1212 (▲ \$0.0058)

IP			
Payment period	30 day waiting period	60 day waiting period	90 day waiting period
2 years	\$1.449 (▲ \$0.069)	\$1.011 (▲ \$0.048)	\$0.837 (▲ \$0.040)
5 years	\$2.203 (▲ \$0.105)	\$1.406 (▲ \$0.067)	\$1.219 (▲ \$0.058)

If you joined Media Super before 9 April 2022

If you joined Media Super before 9 April 2022, you may have fixed death and TPD cover, and IP cover to age 65. If you have this type of cover, the tables below show how much your cover will cost from 5 July 2025, and how much it will change.

Fixed death and TPD cover

These rates are per \$1,000 of cover, per year.

Age	Death	TPD	Age	Death	TPD
15-19	\$0.4435 (▲ \$0.0211)	\$0.4079 (▲ \$0.0194)	47	\$1.3793 (▲ \$0.0657)	\$0.9616 (▲ \$0.0458)
20-24	\$0.3915 (▲ \$0.0186)	\$0.5385 (▲ \$0.0256)	48	\$1.5342 (▲ \$0.0731)	\$0.9616 (▲ \$0.0458)
25-29	\$0.3537 (▲ \$0.0168)	\$0.5385 (▲ \$0.0256)	49	\$1.7085 (▲ \$0.0814)	\$0.9616 (▲ \$0.0458)
30-34	\$0.3896 (▲ \$0.0186)	\$0.6731 (▲ \$0.0321)	50	\$1.9274 (▲ \$0.0918)	\$1.3461 (▲ \$0.0641)
35-39	\$0.5184 (▲ \$0.0247)	\$0.6731 (▲ \$0.0321)	51	\$2.1477 (▲ \$0.1023)	\$1.3461 (▲ \$0.0641)
40	\$0.6928 (▲ \$0.0330)	\$0.8414 (▲ \$0.0401)	52	\$2.3863 (▲ \$0.1136)	\$1.3461 (▲ \$0.0641)
41	\$0.7631 (▲ \$0.0363)	\$0.8414 (▲ \$0.0401)	53	\$2.6374 (▲ \$0.1256)	\$1.3461 (▲ \$0.0641)
42	\$0.8400 (▲ \$0.0400)	\$0.8414 (▲ \$0.0401)	54	\$2.8366 (▲ \$0.1351)	\$1.3461 (▲ \$0.0641)
43	\$0.9281 (▲ \$0.0442)	\$0.8414 (▲ \$0.0401)	55	\$3.1320 (▲ \$0.1491)	\$1.6826 (▲ \$0.0801)
44	\$1.0159 (▲ \$0.0484)	\$0.8414 (▲ \$0.0401)	56-64	\$3.7585 (▲ \$0.1790)	\$1.6826 (▲ \$0.0801)
45	\$1.1137 (▲ \$0.0530)	\$0.9616 (▲ \$0.0458)	65-69	\$3.7585 (▲ \$0.1790)	\$3.3656 (▲ \$0.1603)
46	\$1.2426 (▲ \$0.0592)	\$0.9616 (▲ \$0.0458)			

IP cover (to age 65)

These rates are per \$100 of monthly cover per year.

Age	Waiting period		
	30 days	60 days	90 days
15	\$18.31 (^ \$0.87)	\$14.95 (^ \$0.71)	\$10.58 (^ \$0.50)
16	\$18.31 (^ \$0.87)	\$14.95 (^ \$0.71)	\$10.58 (^ \$0.50)
17	\$18.31 (^ \$0.87)	\$15.16 (^ \$0.72)	\$10.77 (^ \$0.51)
18	\$18.72 (^ \$0.89)	\$15.37 (^ \$0.73)	\$10.85 (^ \$0.52)
19	\$18.92 (^ \$0.90)	\$15.55 (^ \$0.74)	\$10.99 (^ \$0.52)
20	\$19.14 (^ \$0.91)	\$15.76 (^ \$0.75)	\$11.09 (^ \$0.53)
21	\$19.22 (^ \$0.92)	\$15.68 (^ \$0.75)	\$10.79 (^ \$0.51)
22	\$19.37 (^ \$0.92)	\$15.66 (^ \$0.75)	\$10.53 (^ \$0.50)
23	\$19.52 (^ \$0.93)	\$15.68 (^ \$0.75)	\$10.36 (^ \$0.49)
24	\$19.73 (^ \$0.94)	\$15.72 (^ \$0.75)	\$10.13 (^ \$0.48)
25	\$19.97 (^ \$0.95)	\$15.78 (^ \$0.75)	\$10.06 (^ \$0.48)
26	\$20.53 (^ \$0.98)	\$16.18 (^ \$0.77)	\$10.26 (^ \$0.49)
27	\$21.25 (^ \$1.01)	\$16.66 (^ \$0.79)	\$10.46 (^ \$0.50)
28	\$22.16 (^ \$1.06)	\$17.26 (^ \$0.82)	\$10.75 (^ \$0.51)
29	\$23.23 (^ \$1.11)	\$18.01 (^ \$0.86)	\$11.01 (^ \$0.52)
30	\$24.44 (^ \$1.16)	\$18.85 (^ \$0.90)	\$11.37 (^ \$0.54)
31	\$25.87 (^ \$1.23)	\$19.80 (^ \$0.94)	\$11.83 (^ \$0.56)
32	\$27.42 (^ \$1.31)	\$20.92 (^ \$1.00)	\$12.29 (^ \$0.59)
33	\$29.12 (^ \$1.39)	\$22.11 (^ \$1.05)	\$12.89 (^ \$0.61)
34	\$30.95 (^ \$1.47)	\$23.43 (^ \$1.12)	\$13.58 (^ \$0.65)
35	\$32.94 (^ \$1.57)	\$24.93 (^ \$1.19)	\$14.47 (^ \$0.69)
36	\$35.07 (^ \$1.67)	\$26.51 (^ \$1.26)	\$15.36 (^ \$0.73)
37	\$37.34 (^ \$1.78)	\$28.22 (^ \$1.34)	\$16.53 (^ \$0.79)
38	\$39.77 (^ \$1.89)	\$30.07 (^ \$1.43)	\$17.80 (^ \$0.85)
39	\$43.16 (^ \$2.06)	\$32.06 (^ \$1.53)	\$19.31 (^ \$0.92)

Age	Waiting period		
	30 days	60 days	90 days
40	\$46.61 (^ \$2.22)	\$34.20 (^ \$1.63)	\$21.03 (^ \$1.00)
41	\$50.04 (^ \$2.38)	\$36.45 (^ \$1.74)	\$22.96 (^ \$1.09)
42	\$53.13 (^ \$2.53)	\$38.89 (^ \$1.85)	\$25.15 (^ \$1.20)
43	\$56.34 (^ \$2.68)	\$41.43 (^ \$1.97)	\$27.62 (^ \$1.32)
44	\$59.68 (^ \$2.84)	\$44.17 (^ \$2.10)	\$30.36 (^ \$1.45)
45	\$63.16 (^ \$3.01)	\$47.06 (^ \$2.24)	\$33.36 (^ \$1.59)
46	\$66.74 (^ \$3.18)	\$50.03 (^ \$2.38)	\$36.62 (^ \$1.74)
47	\$70.47 (^ \$3.36)	\$53.15 (^ \$2.53)	\$40.17 (^ \$1.91)
48	\$74.30 (^ \$3.54)	\$56.45 (^ \$2.69)	\$43.93 (^ \$2.09)
49	\$78.20 (^ \$3.72)	\$59.77 (^ \$2.85)	\$47.73 (^ \$2.27)
50	\$82.16 (^ \$3.91)	\$63.25 (^ \$3.01)	\$51.58 (^ \$2.46)
51	\$86.15 (^ \$4.10)	\$66.75 (^ \$3.18)	\$55.99 (^ \$2.67)
52	\$90.10 (^ \$4.29)	\$70.23 (^ \$3.34)	\$60.51 (^ \$2.88)
53	\$93.95 (^ \$4.47)	\$73.65 (^ \$3.51)	\$64.97 (^ \$3.09)
54	\$97.67 (^ \$4.65)	\$76.89 (^ \$3.66)	\$69.37 (^ \$3.30)
55	\$101.07 (^ \$4.81)	\$79.91 (^ \$3.81)	\$73.53 (^ \$3.50)
56	\$104.10 (^ \$4.96)	\$82.53 (^ \$3.93)	\$77.23 (^ \$3.68)
57	\$106.54 (^ \$5.07)	\$84.63 (^ \$4.03)	\$80.31 (^ \$3.82)
58	\$108.20 (^ \$5.15)	\$85.98 (^ \$4.09)	\$82.48 (^ \$3.93)
59	\$108.77 (^ \$5.18)	\$86.33 (^ \$4.11)	\$83.39 (^ \$3.97)
60	\$107.75 (^ \$5.13)	\$85.20 (^ \$4.06)	\$82.50 (^ \$3.93)
61	\$104.41 (^ \$4.97)	\$81.98 (^ \$3.90)	\$79.18 (^ \$3.77)
62	\$97.13 (^ \$4.63)	\$75.19 (^ \$3.58)	\$71.96 (^ \$3.43)
63	\$79.56 (^ \$3.79)	\$60.03 (^ \$2.86)	\$55.11 (^ \$2.62)
64	\$40.56 (^ \$1.93)	\$28.09 (^ \$1.34)	\$18.40 (^ \$0.88)

For more information

These changes will apply automatically.

A new product disclosure statement (PDS) and other information that forms part of the PDS, including the insurance guides, will be available from 5 July 2025. Visit mediasuper.com.au/pds to find out more.

We're here to help

Don't feel you have to make decisions about your super alone. If you need help or advice, give us a call on **1800 640 886**.



Media Super
Locked Bag 5056
PARRAMATTA NSW 2124



1800 640 886
8am to 8pm (AEST/AEDT)
Monday to Friday



enq@mediasuper.com.au
mediasuper.com.au



Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: mediasuper.com.au/contact

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.