Insurance costs from 1 October 2026: Rate tables

Issued: 24 August 2026

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The purpose of this document is to provide Brighter Super members with the information they need to determine insurance costs from 1 October 2026.

This document contains:

1. **Rate tables** – tables which provide members with the necessary information to calculate the cost of insurance from 1 October 2026.

There are two sections in this document, that you can use depending on the type of insurance cover you wish to apply for through your Brighter Super account:

- **Section 1:** Insurance costs for **Death cover or Death and Total and Permanent Disablement (TPD) cover**.
- **Section 2:** Insurance costs for **Income Protection (IP) cover**.

Within each section, make sure you use the rate table that applies to how you joined Brighter Super or the industry of your employment.

Section 1: Death only and Death and TPD rate tables

The tables below set out the new rates, which apply from 1 October 2026 for members who joined Brighter Super directly or are eligible for insurance cover through their industry of employment.

Direct member and Local Government and Associated Industries

Unit-based cover

TABLE C		
Gross cost (premium) per week per unit of cover		
	Death only	Death and TPD
Blue collar	$0.69	$1.86
White collar	$0.52	$1.43
Professional	$0.45	$1.22

Fixed-dollar cover

TABLE D						
Annual cost per $1,000 sum insured						
Age	Blue Collar		White Collar		Professional	
	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)
15 to 35	0.63	1.62	0.43	1.20	0.37	1.02
36	0.68	1.71	0.47	1.26	0.40	1.07
37	0.72	1.86	0.49	1.36	0.43	1.16
38	0.78	2.04	0.55	1.48	0.47	1.28
39	0.88	2.28	0.61	1.66	0.52	1.43
40	1.02	2.63	0.71	1.91	0.60	1.64
41	1.16	2.96	0.78	2.15	0.69	1.86
42	1.26	3.21	0.86	2.36	0.75	2.00
43	1.37	3.54	0.95	2.59	0.82	2.22
44	1.53	3.93	1.06	2.88	0.91	2.46
45	1.67	4.27	1.16	3.13	0.99	2.69
46	1.83	4.73	1.27	3.47	1.09	2.97
47	2.04	5.24	1.40	3.82	1.21	3.30
48	2.19	5.66	1.53	4.14	1.31	3.56
49	2.41	6.18	1.66	4.54	1.42	3.89
50	2.65	6.78	1.83	4.98	1.57	4.27
51	2.94	7.56	2.04	5.53	1.75	4.74
52	3.31	8.49	2.29	6.22	1.95	5.34
53	3.78	9.70	2.62	7.11	2.25	6.10

The premium rates include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Fixed cover continued

TABLE D						
Annual cost per $1,000 sum insured						
Age	Blue Collar		White Collar		Professional	
	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)	Death only ($)	Death & TPD ($)
54	4.41	11.33	3.04	8.30	2.62	7.11
55	5.29	13.59	3.66	9.97	3.14	8.54
56	6.11	15.70	4.23	11.51	3.63	9.87
57	6.88	17.65	4.77	12.95	4.08	11.10
58	7.87	20.18	5.45	14.81	4.66	12.69
59	9.17	23.56	6.35	17.27	5.45	14.81
60	11.16	28.65	7.72	21.00	6.61	18.01
61	14.24	36.55	9.86	26.81	8.44	22.98
62	19.65	50.48	13.61	37.02	11.66	31.74
63	31.76	81.54	21.98	59.78	18.83	51.26
64	41.29	106.01	28.58	77.72	24.48	66.64

The premium rates include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry

Unit-based cover

TABLE C		
Gross cost (premium) per week per unit of cover		
	Blue Collar	White Collar
Death only	$0.85	$0.68
Death and TPD	$1.34	$1.08

The premium rates include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry continued

Fixed-dollar cover

TABLE D					
Annual cost per $1,000 sum insured					
Blue Collar			White Collar		
Age next birthday	Death and TPD ($)	Death only ($)	Age next birthday	Death and TPD ($)	Death only ($)
Up to 30	0.65	0.43	Up to 30	0.51	0.38
31	0.68	0.46	31	0.54	0.40
32	0.72	0.48	32	0.57	0.42
33	0.72	0.48	33	0.58	0.43
34	0.72	0.48	34	0.58	0.43
35	0.85	0.56	35	0.68	0.50
36	0.91	0.61	36	0.73	0.54
37	0.97	0.65	37	0.78	0.57
38	1.06	0.71	38	0.85	0.63
39	1.16	0.77	39	0.92	0.68
40	1.27	0.85	40	1.01	0.76
41	1.42	0.95	41	1.14	0.84
42	1.60	1.07	42	1.29	0.94
43	1.80	1.20	43	1.43	1.06
44	2.02	1.36	44	1.62	1.20
45	2.27	1.53	45	1.81	1.35
46	2.57	1.72	46	2.06	1.53
47	2.94	1.96	47	2.34	1.74
48	3.32	2.22	48	2.65	1.96
49	3.80	2.55	49	3.03	2.25
50	4.33	2.90	50	3.46	2.56
51	4.98	3.33	51	3.98	2.95
52	5.74	3.84	52	4.59	3.40
53	6.60	4.41	53	5.28	3.91
54	7.54	5.04	54	6.03	4.47
55	8.80	5.89	55	7.04	5.21
56	9.96	6.66	56	7.97	5.89
57	11.23	7.51	57	8.99	6.65
58	12.87	8.62	58	10.30	7.62
59	14.66	9.81	59	11.73	8.67
60	16.50	11.04	60	13.19	9.77
61	17.59	11.77	61	14.07	10.41
62	20.30	13.58	62	16.24	12.02
63	21.99	14.72	63	17.59	13.02
64	23.99	16.05	64	19.19	14.20
65	26.39	17.66	65	21.11	15.62
66	29.03	19.42	66	23.22	17.19
67	31.94	21.37	67	25.55	18.90
68	35.13	23.51	68	28.11	20.80
69	38.65	25.85	69	30.92	22.87
70	42.52	28.44	70	34.02	25.16

Section 2: Income Protection (IP) cover rate tables

The tables below set out the new rates, which apply from 1 October 2026 for members who joined Brighter Super directly or are eligible for insurance cover through their industry of employment.

Direct member and Local Government and Associated Industries

Standard IP

TABLE F						
Gross annual cost (premium rate) per $100 per month of cover						
Age	Blue Collar		White Collar		Professional	
	Male ($)	Female ($)	Male ($)	Female ($)	Male ($)	Female ($)
15 to 19	2.31	2.56	1.75	1.91	1.40	1.51
20	2.61	2.56	1.95	1.91	1.58	1.51
21	2.44	2.56	1.84	1.91	1.46	1.51
22	2.29	2.59	1.71	1.95	1.38	1.55
23	2.15	2.61	1.61	1.95	1.29	1.58
24	2.04	2.64	1.51	1.99	1.24	1.58
25	1.95	2.64	1.46	1.99	1.18	1.58
26	1.89	2.81	1.44	2.11	1.15	1.69
27	1.84	2.91	1.38	2.21	1.09	1.75
28	1.84	3.04	1.38	2.29	1.09	1.84
29	1.84	3.12	1.38	2.35	1.09	1.86
30	1.86	3.21	1.40	2.41	1.11	1.91
31	1.91	3.32	1.44	2.49	1.15	2.01
32	1.99	3.41	1.49	2.56	1.18	2.04
33	2.06	3.55	1.55	2.66	1.24	2.11
34	2.15	3.72	1.61	2.81	1.29	2.24
35	2.26	3.92	1.69	2.96	1.35	2.35
36	2.41	4.19	1.81	3.16	1.44	2.51
37	2.59	4.47	1.95	3.35	1.55	2.69
38	2.79	4.82	2.09	3.61	1.66	2.89
39	3.01	5.25	2.26	3.92	1.81	3.16
40	3.26	5.70	2.46	4.27	1.95	3.41
41	3.59	6.25	2.69	4.70	2.15	3.75
42	3.92	6.89	2.96	5.15	2.35	4.12
43	4.30	7.56	3.24	5.67	2.59	4.52
44	4.75	8.36	3.59	6.28	2.86	5.02
45	5.27	9.22	3.95	6.94	3.16	5.53
46	5.88	10.17	4.41	7.63	3.52	6.10
47	6.56	11.20	4.93	8.40	3.92	6.74
48	7.31	12.36	5.47	9.26	4.39	7.43
49	8.19	13.56	6.16	10.17	4.93	8.14

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Standard IP continued

TABLE F						
Gross annual cost (premium rate) per $100 per month of cover						
Age	Blue Collar		White Collar		Professional	
	Male ($)	Female ($)	Male ($)	Female ($)	Male ($)	Female ($)
50	9.17	14.85	6.89	11.15	5.50	8.91
51	10.25	16.25	7.71	12.19	6.16	9.75
52	11.52	17.74	8.66	13.30	6.91	10.63
53	12.89	19.29	9.69	14.47	7.74	11.58
54	14.47	20.92	10.86	15.70	8.69	12.56
55	16.22	22.64	12.19	17.00	9.75	13.59
56	18.16	24.41	13.64	18.31	10.90	14.65
57	20.32	26.25	15.25	19.69	12.19	15.77
58	22.73	28.17	17.05	21.12	13.64	16.91
59	25.40	30.12	19.06	22.59	15.25	18.09
60	28.31	32.10	21.24	24.07	17.00	19.26
61	31.55	34.14	23.66	25.60	18.94	20.50
62	34.89	35.91	26.17	26.95	20.92	21.55
63	28.17	27.94	21.12	20.95	16.91	16.76
64	9.17	8.89	6.89	6.68	5.50	5.33

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry

Standard IP

TABLE E	
Gross cost (premium) per week per unit of cover	
Waiting Period (days)	Weekly cost
14	$1.93
30	$1.91
60	$1.51
90	$1.20

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

Energy Industry continued

Extended IP

TABLE F								
Gross cost (premium) per week per unit of cover								
Age next birthday	Waiting period							
	2 years and 14 days		2 years and 30 days		2 years and 60 days		2 years and 90 days	
	Blue Collar	White Collar	Blue Collar	White Collar	Blue Collar	White Collar	Blue Collar	White Collar
Up to 36	$1.11	$0.78	$1.11	$0.78	$1.05	$0.75	$1.01	$0.71
37 to 46	$1.73	$1.20	$1.73	$1.20	$1.64	$1.15	$1.56	$1.09
47 to 56	$3.89	$2.74	$3.89	$2.74	$3.72	$2.60	$3.54	$2.47
57 to 65	$6.40	$4.47	$6.40	$4.47	$6.12	$4.26	$5.81	$4.07

The premium rates above include any applicable stamp duty but exclude any insurance administration fee rebate that may apply.

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