

# 2025-2026 CONTRIBUTIONS AND BENEFITS SCALE

## 1 STANDARD CAPITAL BENEFIT TO A MAXIMUM OF \$600,000

The minimum Standard Capital Benefit shall be \$100,000.

Present Age	Joining Band 1 (Under 40)			Joining Band 2 (Between 40 – 44)			Joining Band 3 (Between 45 – 49)		
	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
<30	\$600,000	\$2.50	\$1,650.00						
30 – 34	\$600,000	\$2.87	\$1,894.20						
35 – 39	\$600,000	\$3.26	\$2,151.60						
40 – 44	\$600,000	\$4.00	\$2,640.00	\$480,000	\$7.22	\$3,812.16			
45 – 49	\$600,000	\$4.77	\$3,148.20	\$480,000	\$8.09	\$4,271.52	\$420,000	\$8.82	\$4,074.84
50 – 52	\$540,000	\$5.78	\$3,433.32	\$432,000	\$9.24	\$4,390.85	\$378,000	\$10.11	\$4,203.74
53 – 55	\$480,000	\$7.01	\$3,701.28	\$384,000	\$10.54	\$4,452.10	\$336,000	\$11.58	\$4,279.97
56 – 58	\$420,000	\$8.78	\$4,056.36	\$336,000	\$12.29	\$4,542.38	\$294,000	\$13.60	\$4,398.24
59 – 61	\$360,000	\$11.28	\$4,466.88	\$288,000	\$14.68	\$4,650.62	\$252,000	\$16.38	\$4,540.54
62 – 64	\$300,000	\$14.41	\$4,755.30	\$240,000	\$17.30	\$4,567.20	\$210,000	\$19.45	\$4,492.95

## 2 ADDITIONAL \$200,000 PREMIUM CAPITAL BENEFIT

For members who hold the maximum Standard Capital Benefit, only available prior to the age of 50. For permanent Loss of Licence only.

Present Age	Joining Band 1 (Under 40)			Joining Band 2 (Between 40 – 44)				Joining Band 3 (Between 45 – 49)			
	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Present Age	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST	Present Age	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
<30 – 64	\$200,000	\$4.12	\$906.40	40 – 64	\$200,000	\$5.50	\$1,210.00	45 – 64	\$200,000	\$6.89	\$1,515.80

## 3 ADDITIONAL DEATH BENEFIT

The lump sum starts at \$150,000 and increases \$10,000 for each year of membership to a maximum of \$400,000.

The Death Benefit payable shall not in value exceed the amount of the Standard Capital Benefit.

In the event of death, benefits payable include the Standard Capital Benefit, the Premium Capital Benefit (if applicable) AND the Death Benefit assigned to you.

Effective 1 May 2025. Subject to the AAPMBF Rules.

Under the Rules, Austair reserves the right to review and adjust the above rates periodically.



# 2025- 2026 CONTRIBUTIONS AND BENEFITS

## 1 STANDARD CAPITAL BENEFIT TO A MAXIMUM OF \$324,000

Present Age	For current members who joined between 50 – 59		
	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
50 – 52	\$324,000	\$10.97	\$3,909.71
53 – 55	\$288,000	\$12.61	\$3,994.85
56 – 58	\$252,000	\$14.90	\$4,130.28
59 – 61	\$216,000	\$18.04	\$4,286.30
62 – 64	\$180,000	\$21.63	\$4,282.74

## 2 ADDITIONAL \$200,000 PREMIUM CAPITAL BENEFIT

For members who hold the maximum Standard Capital Benefit, only available prior to the age of 50. For permanent Loss of Licence only.

Present Age	For current members who joined between 50 – 59		
	Maximum Cover	Rate per \$1,000 excl. GST	Annual Cost incl. GST
50 – 64	\$200,000	\$8.27	\$1,819.40

## 3 ADDITIONAL DEATH BENEFIT

The lump sum starts at \$150,000 and increases \$10,000 for each year of membership to a maximum of \$400,000.

The Death Benefit payable shall not in value exceed the amount of the Standard Capital Benefit.

In the event of death, benefits payable include the Standard Capital Benefit, the Premium Capital Benefit (if applicable) AND the Death Benefit assigned to you.

Effective 1 May 2025. Subject to the AAPMBF Rules.

Under the Rules, Austair reserves the right to review and adjust the above rates periodically.

