

Discount Tables											
Present value of \$1 per week over 1 to 80 years at 3%, 5% and 6% p.a											
Number of Years	3% Multiple	5% Multiple	6% Multiple	Number of Years	3% Multiple	5% Multiple	6% Multiple	Number of Years	3% Multiple	5% Multiple	6% Multiple
1	51	51	51	28	994	797	720	55	1,418	996	859
2	101	99	98	29	1,016	810	730	56	1,428	1,000	861
3	150	146	144	30	1,038	822	739	57	1,438	1,003	863
4	197	190	186	31	1,059	834	748	58	1,448	1,006	865
5	243	231	226	32	1,080	845	757	59	1,457	1,009	867
6	287	271	264	33	1,100	856	764	60	1,466	1,012	868
7	330	309	300	34	1,119	866	772	61	1,475	1,015	870
8	372	346	334	35	1,138	876	779	62	1,483	1,017	871
9	412	380	365	36	1,156	885	785	63	1,491	1,020	873
10	452	413	395	37	1,174	894	792	64	1,499	1,022	874
11	490	444	424	38	1,191	902	798	65	1,507	1,025	875
12	527	474	450	39	1,208	910	803	66	1,515	1,027	876
13	563	502	476	40	1,224	917	808	67	1,522	1,029	877
14	598	529	499	41	1,240	925	813	68	1,529	1,031	878
15	632	555	522	42	1,255	932	818	69	1,536	1,032	879
16	665	579	543	43	1,270	938	822	70	1,542	1,034	880
17	697	603	563	44	1,285	944	826	71	1,549	1,036	881
18	728	625	582	45	1,299	950	830	72	1,555	1,038	882
19	759	646	599	46	1,312	956	834	73	1,561	1,039	883
20	788	666	616	47	1,325	961	837	74	1,567	1,040	883
21	816	686	632	48	1,338	967	841	75	1,573	1,042	884
22	844	704	647	49	1,351	971	844	76	1,579	1,043	885
23	871	721	661	50	1,363	976	847	77	1,584	1,044	885
24	897	738	674	51	1,374	981	849	78	1,589	1,046	886
25	922	754	687	52	1,386	985	852	79	1,595	1,047	886
26	947	769	699	53	1,397	989	855	80	1,600	1,048	887
27	971	783	710	54	1,408	993	857				

Deferred Tables											
Present lump sum equivalent in value to an income of \$1 deferred for periods from 1 to 0 years calculated at interest rates of 3%, 5% and 6%											
Number of Years	Lump Sum 3%	Lump Sum 5%	Lump Sum 6%	Number of Years	Lump Sum 3%	Lump Sum 5%	Lump Sum 6%	Number of Years	Lump Sum 3%	Lump Sum 5%	Lump Sum 6%
1	0.971	0.952	0.943	28	0.437	0.255	0.196	55	0.197	0.068	0.041
2	0.943	0.907	0.890	29	0.424	0.243	0.185	56	0.191	0.065	0.038
3	0.915	0.864	0.840	30	0.412	0.231	0.174	57	0.185	0.062	0.036
4	0.888	0.823	0.792	31	0.400	0.220	0.164	58	0.180	0.059	0.034
5	0.863	0.784	0.747	32	0.388	0.210	0.155	59	0.175	0.056	0.032
6	0.837	0.746	0.705	33	0.377	0.200	0.146	60	0.170	0.054	0.030
7	0.813	0.711	0.665	34	0.366	0.190	0.138	61	0.165	0.051	0.029
8	0.789	0.677	0.627	35	0.355	0.181	0.130	62	0.160	0.049	0.027
9	0.766	0.645	0.592	36	0.345	0.173	0.123	63	0.155	0.046	0.025
10	0.744	0.614	0.558	37	0.335	0.164	0.116	64	0.151	0.044	0.024
11	0.722	0.585	0.527	38	0.325	0.157	0.109	65	0.146	0.042	0.023
12	0.701	0.557	0.497	39	0.316	0.149	0.103	66	0.142	0.040	0.021
13	0.681	0.530	0.469	40	0.307	0.142	0.097	67	0.138	0.038	0.020
14	0.661	0.505	0.442	41	0.298	0.135	0.092	68	0.134	0.036	0.019
15	0.642	0.481	0.417	42	0.289	0.129	0.087	69	0.130	0.035	0.018
16	0.623	0.458	0.394	43	0.281	0.123	0.082	70	0.126	0.033	0.017
17	0.605	0.436	0.371	44	0.272	0.117	0.077	71	0.123	0.031	0.016
18	0.587	0.416	0.350	45	0.264	0.111	0.073	72	0.119	0.030	0.015
19	0.570	0.396	0.331	46	0.257	0.106	0.069	73	0.116	0.028	0.014
20	0.554	0.377	0.312	47	0.249	0.101	0.065	74	0.112	0.027	0.013
21	0.538	0.359	0.294	48	0.242	0.096	0.061	75	0.109	0.026	0.013
22	0.522	0.342	0.278	49	0.235	0.092	0.058	76	0.106	0.025	0.012
23	0.507	0.326	0.262	50	0.228	0.087	0.054	77	0.103	0.023	0.011
24	0.492	0.310	0.247	51	0.221	0.083	0.051	78	0.100	0.022	0.011
25	0.478	0.295	0.233	52	0.215	0.079	0.048	79	0.097	0.021	0.010
26	0.464	0.281	0.220	53	0.209	0.075	0.046	80	0.094	0.020	0.009
27	0.450	0.268	0.207	54	0.203	0.072	0.043				



2025/26

Ready

Reckoner

VIC

Average Weekly Earnings Victoria all employees total earnings \$	
2020	
May	1,296.10
November	1,283.40
2021	
May	1,260.90
November	1,294.70
2022	
May	1,295.10
November	1,330.60
2023	
May	1,376.90
November	1,400.10
2024	
May	1,440.70
November	1,464.00
2025	
May	1,496.40
Source: ABS Catalogue 6302.0 – Table 13B	

Maximums for pain and suffering s.340(b)(ii) Workplace Injury Rehabilitation and Compensation Act 2013 (Vic) and s.28G Wrongs Act 1958 (Vic)			
2022/23	2023/24	2024/25	2025/26
\$660,970	\$713,780	\$741,000	\$759,510

Non-Economic Loss – Competition and Consumer Act 2010 (Cth) ss.87Q, 87R and 87S								
%	Amount Awarded	Net Amount	% of MEC	% of Max Amount	Award (Rounded)	% of MEC	% of Max Amount	Award (Rounded)
1-14%	NO DAMAGES TO BE AWARDED		51%	51%	219,230	76%	76%	326,690
15%	1.0%	4,300	52%	52%	223,530	77%	77%	330,990
16%	1.5%	6,450	53%	53%	227,830	78%	78%	335,290
17%	2.0%	8,600	54%	54%	232,120	79%	79%	339,590
18%	2.5%	10,750	55%	55%	236,420	80%	80%	343,890
19%	3.0%	12,900	56%	56%	240,720	81%	81%	348,190
20%	3.5%	15,050	57%	57%	245,020	82%	82%	352,490
21%	4.0%	17,190	58%	58%	249,320	83%	83%	356,780
22%	4.5%	19,340	59%	59%	253,620	84%	84%	361,080
23%	5.0%	21,490	60%	60%	257,920	85%	85%	365,380
24%	5.5%	23,640	61%	61%	262,210	86%	86%	369,680
25%	6.5%	27,940	62%	62%	266,510	87%	87%	373,980
26%	8.0%	34,390	63%	63%	270,810	88%	88%	378,280
27%	10.0%	42,990	64%	64%	275,110	89%	89%	382,580
28%	14.0%	60,180	65%	65%	279,410	90%	90%	386,870
29%	18.0%	77,370	66%	66%	283,710	91%	91%	391,170
30%	23.0%	98,870	67%	67%	288,010	92%	92%	395,470
31%	26.0%	111,760	68%	68%	292,300	93%	93%	399,770
32%	30.0%	128,960	69%	69%	296,600	94%	94%	404,070
33%	33%	141,850	70%	70%	300,900	95%	95%	408,370
34%	34%	146,150	71%	71%	305,200	96%	96%	412,670
35%	35%	150,450	72%	72%	309,500	97%	97%	416,960
36%	36%	154,750	73%	73%	313,800	98%	98%	421,260
37%	37%	159,050	74%	74%	318,100	99%	99%	425,560
38%	38%	163,350	75%	75%	322,400	100%	100%	429,860
39%	39%	167,650						
40%	40%	171,940						
41%	41%	176,240						
42%	42%	180,540						
43%	43%	184,840						
44%	44%	189,140						
45%	45%	193,440						
46%	46%	197,740						
47%	47%	202,030						
48%	48%	206,330						
49%	49%	210,630						
50%	50%	214,930						

Life Expectancies 2025								
Age (x)	Male	Female	Age (x)	Male	Female	Age (x)	Male	Female
0	83.71	86.72	34	50.32	53.19	68	18.66	20.80
1	82.96	85.97	35	49.34	52.20	69	17.85	19.92
2	81.97	84.98	36	48.36	51.22	70	17.03	19.05
3	80.98	83.99	37	47.38	50.23	71	16.23	18.18
4	79.98	83.00	38	46.40	49.25	72	15.43	17.33
5	78.99	82.00	39	45.42	48.26	73	14.65	16.48
6	77.99	81.01	40	44.44	47.28	74	13.86	15.64
7	76.99	80.01	41	43.46	46.30	75	13.09	14.82
8	75.99	79.02	42	42.48	45.32	76	12.35	14.01
9	74.99	78.02	43	41.51	44.34	77	11.62	13.22
10	73.99	77.02	44	40.54	43.36	78	10.92	12.44
11	72.99	76.02	45	39.58	42.39	79	10.24	11.69
12	71.99	75.03	46	38.63	41.42	80	9.58	10.95
13	70.99	74.03	47	37.67	40.45	81	8.95	10.24
14	69.99	73.04	48	36.71	39.48	82	8.35	9.55
15	68.99	72.04	49	35.76	38.52	83	7.77	8.88
16	68.00	71.05	50	34.80	37.56	84	7.21	8.25
17	67.01	70.05	51	33.85	36.60	85	6.69	7.64
18	66.02	69.06	52	32.90	35.64	86	6.18	7.06
19	65.04	68.06	53	31.97	34.68	87	5.70	6.51
20	64.06	67.07	54	31.04	33.73	88	5.27	5.98
21	63.07	66.08	55	30.11	32.78	89	4.87	5.51
22	62.09	65.09	56	29.19	31.83	90	4.45	5.05
23	61.11	64.10	57	28.27	30.89	91	4.13	4.65
24	60.13	63.11	58	27.36	29.95	92	3.84	4.28
25	59.15	62.12	59	26.47	29.01	93	3.56	3.92
26	58.16	61.13	60	25.57	28.08	94	3.31	3.63
27	57.18	60.14	61	24.68	27.16	95	3.12	3.35
28	56.20	59.15	62	23.79	26.23	96	2.95	3.15
29	55.22	58.16	63	22.92	25.32	97	2.77	2.95
30	54.23	57.17	64	22.05	24.40	98	2.61	2.77
31	53.25	56.17	65	21.19	23.50	99	2.50	2.69
32	52.28	55.18	66	20.34	22.59	100	2.43	2.71
33	51.30	54.19	67	19.50	21.69			

Tax rates From 01 July 2025 to 30 June 2026	
Taxable income \$	Tax Payable \$
0 – 18,200	Nil
18,201 – 45,000	16.0% excess over 18,200
45,001 – 135,000	4,288 + 30.0% excess over 45,000
135,001 – 190,000	31,288 + 37.0% excess over 135,000
190,001 +	51,638 + 45.0% excess over 190,000
General rates – residents Excluding Medicare levy of 2.0%	