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IOOF Employer Super

Corporate Insurance Premium rate factors and premium rates

This premium rate factors and premium rates information sheet applies to IOOF Employer Super and IOOF Personal Super members (who have been members prior to 20 April 2018) and/or members who have since transferred from IOOF Employer Super to IOOF Personal Super.

There are a number of factors which affect the calculation of your insurance premium. The Employer Plan's financial adviser or your own financial adviser can assist you to calculate an approximate premium. The premium rates vary depending on what has been negotiated by your employer.

Factors affecting your insurance premium

It is important to be aware of the various factors that may impact the premiums payable for your insurance cover. These include:

- Type of cover you choose (Death only, Death and TPD, Income Protection).
- Level of cover (Sum Insured etc).
- Whether your Employer Plan uses plan rating factors.
- Occupation.
- Age.
- Gender.
- State of health.
- Sporting/recreational activities.
- Stamp duty.

To help you estimate the cost of life insurance cover you want, you should talk to the Employer Plan's financial adviser, your own financial adviser or call ClientFirst on 1800 913 118.

Occupation

Your premium depends on your occupational classification. The following table provides examples of how some occupations might be classified. You should check with us to obtain your own current occupational classification and details of any adjustment factor that may apply.

Occupational classification	Description	Adjustment factor		
		Death only	Death & TPD	Income Protection
Category 1 – Professional	White collar professionals performing no manual duties (e.g. Doctor, lawyer, accountant). Usually those with a tertiary qualification or registration by a professional body (you must be using these qualifications in your current occupation). Well established senior executives (with 10 or more years in that role) with incomes in excess of \$80,000 p.a. without tertiary qualifications may also be included.	0.875	0.875	0.75
Category 2 – White Collar	Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. Administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, jeweller).	1.000	1.000	1.000
Category 3 – Light Blue Collar	Certain qualified tradespeople (e.g. an electrician) who engage in light manual work only. Includes business owners in nonhazardous industries involved in light manual work (e.g. coffee shop owner) and those who may supervise blue collar workers (no more than 25% of their work time). Includes occupations that are not limited to an office, where travel is an essential part of the job (e.g. field surveyor).	1.000	1.250	1.500
Category 4 – Blue Collar	Skilled workers in non-hazardous industries wholly involved in manual duties (e.g. air conditioning technician, farmer/grazier, plasterer or mechanic).	1.300	1.700	2.000
Category 5 – Heavy Blue Collar	Heavy manual workers (unskilled) in non-hazardous industries performing higher risk occupations (e.g. warehouse worker, labourer, bricklayer or house removalist).	1.600	2.100	3.000

If you are applying to change your cover, you will need to inform the Insurer of your current occupation at the time of applying for a change of insurance.

Hazardous occupations

There are certain occupations considered by the Insurer to be hazardous or uninsurable. If you are working in such an occupation at the time you apply for cover or an increase in cover, you may not be accepted for Income Protection cover or may have a modified definition for TPD cover.

If your Employer Plan is eligible for Automatic Acceptance, you will automatically be covered for any occupation, including a Hazardous Occupation, and receive the type and amount of cover arranged by your employer provided you meet the At Work requirements.

If you are working in a Hazardous Occupation at the time you apply for cover or, if you have cover under Automatic Acceptance and are applying to increase your cover, you may not be accepted for the insurance

cover, or the increased insurance cover, you want. You will not lose the cover you have under Automatic Acceptance.

Hazardous Occupations include unskilled workers, those involved in hazardous or very heavy manual work and/or specific occupations as decided by the Insurer. Examples of Hazardous Occupations are professional divers, fishermen, labourers, truck drivers, factory workers involved in highly repetitive unskilled duties, mining groups or drilling, exploration and explosive related industries, as well as any underground/underwater workers, forestry workers, workers at heights including riggers, scaffolders, roof workers, antenna erectors, seasonal workers/industries like fruit picking, prison services, firemen, police, ambulance drivers, paramedics, professional sportspeople or entertainers and pilots and crew of commercial airlines.

Once you have been accepted for cover, or are entitled to cover under Automatic Acceptance, if you subsequently change employment to a Hazardous Occupation, your cover will remain in place provided you remain an eligible member of the Fund (however terms and conditions may change including the premiums payable).

Stamp duty

Your premium rates are adjusted for stamp duty.

The premium rates for Death and Death and Total & Permanent Disablement (TPD) cover on the following pages are inclusive of stamp duty. For Income Protection, the premium rates on the following pages do not include stamp duty. The stamp duty for Income Protection varies depending on which state you live in. The stamp duty rate applicable to your state appears below:

State	Stamp duty rate (%)*
Queensland	7.5
New South Wales	5
ACT	0
Victoria	10
Tasmania	10
Northern Territory	10
South Australia	11
Western Australia	10

* Current as at 1 July 2021.

Default Cover (age and gender based) from 1 July 2021*

* for insured members of the fund prior to 01/07/2021 and age between 60 to 75 at 01/07/2021 refer next table

Death & TPD		Age Next Birthday (ANB)	Premium	
Male	Female		Male	Female
\$ 66,430	\$ 70,856	16	\$ 52	\$ 40
\$ 74,431	\$ 88,570	17	\$ 70	\$ 50
\$ 76,016	\$ 91,028	18	\$ 80	\$ 50
\$ 80,083	\$ 98,358	19	\$ 90	\$ 50
\$ 92,434	\$ 97,358	20	\$ 110	\$ 50
\$ 121,186	\$ 125,561	21	\$ 143	\$ 60
\$ 120,652	\$ 128,252	22	\$ 143	\$ 60
\$ 121,143	\$ 126,837	23	\$ 143	\$ 60
\$ 126,609	\$ 137,194	24	\$ 143	\$ 60
\$ 129,506	\$ 143,788	25	\$ 143	\$ 60
\$ 175,254	\$ 189,349	26	\$ 190	\$ 80
\$ 189,959	\$ 189,349	27	\$ 190	\$ 80
\$ 204,299	\$ 187,038	28	\$ 190	\$ 80
\$ 200,916	\$ 200,808	29	\$ 190	\$ 90
\$ 203,934	\$ 196,237	30	\$ 190	\$ 100
\$ 237,359	\$ 198,093	31	\$ 220	\$ 105
\$ 242,786	\$ 197,792	32	\$ 230	\$ 120
\$ 240,798	\$ 208,999	33	\$ 234	\$ 145
\$ 242,099	\$ 213,825	34	\$ 234	\$ 145
\$ 246,086	\$ 234,294	35	\$ 234	\$ 190
\$ 290,800	\$ 249,572	36	\$ 275	\$ 210
\$ 294,364	\$ 252,807	37	\$ 275	\$ 220
\$ 321,124	\$ 283,184	38	\$ 300	\$ 242
\$ 297,307	\$ 277,381	39	\$ 340	\$ 275
\$ 246,816	\$ 241,396	40	\$ 340	\$ 275
\$ 238,938	\$ 233,021	41	\$ 390	\$ 300
\$ 202,819	\$ 204,608	42	\$ 390	\$ 300
\$ 172,841	\$ 182,023	43	\$ 390	\$ 300
\$ 151,837	\$ 160,424	44	\$ 390	\$ 300
\$ 137,425	\$ 142,515	45	\$ 390	\$ 300
\$ 121,370	\$ 122,990	46	\$ 390	\$ 300
\$ 109,003	\$ 106,770	47	\$ 390	\$ 300
\$ 96,882	\$ 95,025	48	\$ 390	\$ 300
\$ 87,044	\$ 84,563	49	\$ 390	\$ 300
\$ 78,032	\$ 74,562	50	\$ 390	\$ 300
\$ 70,366	\$ 66,162	51	\$ 390	\$ 300
\$ 63,228	\$ 59,720	52	\$ 390	\$ 300
\$ 57,472	\$ 54,005	53	\$ 390	\$ 300
\$ 51,983	\$ 48,841	54	\$ 390	\$ 300
\$ 47,243	\$ 43,848	55	\$ 390	\$ 300
\$ 43,314	\$ 39,879	56	\$ 390	\$ 300
\$ 39,366	\$ 36,415	57	\$ 390	\$ 300

\$ 35,795	\$ 33,679	58	\$ 390	\$ 300
\$ 32,614	\$ 31,295	59	\$ 390	\$ 300
\$ 29,521	\$ 29,074	60	\$ 390	\$ 300
\$ 27,069	\$ 26,962	61	\$ 390	\$ 300
\$ 24,801	\$ 23,392	62	\$ 390	\$ 300
\$ 22,686	\$ 21,769	63	\$ 390	\$ 300
\$ 20,883	\$ 20,402	64	\$ 390	\$ 300
\$ 19,359	\$ 19,202	65	\$ 390	\$ 300
\$ 9,789	\$ 9,408	66	\$ 220	\$ 165
\$ 8,773	\$ 8,413	67	\$ 220	\$ 165
\$ 8,724	\$ 8,416	68*	\$ 80	\$ 45
\$ 7,589	\$ 7,334	69*	\$ 80	\$ 45
\$ 6,631	\$ 6,383	70*	\$ 80	\$ 45
\$ 5,764	\$ 5,705	71*	\$ 80	\$ 45
\$ 5,013	\$ 5,705	72*	\$ 80	\$ 45
\$ 4,359	\$ 5,705	73*	\$ 80	\$ 45
\$ 4,057	\$ 5,705	74*	\$ 80	\$ 45
\$ 4,057	\$ 5,705	75* ¹	\$ 80	\$ 45

1. Cover will cease on your 75th birthday.

* Death only

Your lump sum insurance benefit is calculated using the following:

- Your age next Birthday
- Your Occupation rating (see page 2)
- Your gender

Example 1

Monika is a female, 34 years old (35 age next birthday) and has Death and TPD cover.

Monika's Occupation rating is category '1' (i.e. 0.875)

Based on the chart above Monika will get Death and TPD cover of \$267,765 ($\$234,294 / 0.875$) and it will cost her \$190 annually. The amount of cover Monika receives will be recalculated in accordance with the above table each 1 July.

Example 2

Kirk is a male, 44 years old (45 age next birthday) and has Death and TPD cover.

Kirk's Occupation rating is category '4' (i.e., 1.700)

Based on the chart above Kirk will get Death and TPD cover of \$80,838 ($\$137,425 / 1.700$) and it will cost him \$243 annually. The amount of cover Kirk receives will be recalculated in accordance with the above table each 1 July.

Default Cover (age and gender based) for insured members of the fund prior to 01/07/2021 and age between 60 to 75 at 01/07/2021

Death & TPD		Age Next Birthday (ANB)	Premium	
Male	Female		Male	Female
\$ 29,521	\$ 29,074	60	\$ 390	\$ 300
\$ 27,069	\$ 26,962	61	\$ 390	\$ 300
\$ 24,801	\$ 23,392	62	\$ 390	\$ 300
\$ 22,686	\$ 21,769	63	\$ 390	\$ 300
\$ 20,883	\$ 20,402	64	\$ 390	\$ 300
\$ 19,359	\$ 19,202	65	\$ 390	\$ 300
\$ 9,789	\$ 9,408	66	\$ 220	\$ 165
\$ 8,773	\$ 8,413	67	\$ 220	\$ 165
\$ 7,804	\$ 7,517	68	\$ 220	\$ 165
\$ 6,952	\$ 6,712	69	\$ 220	\$ 165
\$ 6,198	\$ 5,995	70	\$ 220	\$ 165
\$ 5,290	\$ 4,906	71	\$ 220	\$ 165
\$ 4,514	\$ 3,980	72	\$ 220	\$ 165
\$ 3,853	\$ 3,233	73	\$ 220	\$ 165
\$ 3,263	\$ 3,225	74	\$ 220	\$ 165
\$ 2,890	\$ 3,225	75 ¹	\$ 220	\$ 165

1. Cover will cease on your 75th birthday.

Default Cover - fixed premium of \$3.00 per week (\$156 per annum) *

* for insured members of the fund prior to 01/07/2021 and age between 60 to 75 at 01/07/2021 refer next table

The premium rates used to calculate the insured level of cover are used in the following table:

- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- include stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

ANB	Death & TPD		Death only	
	Male	Female	Male	Female
16	\$ 199,289	\$ 276,339	\$ 204,640	\$ 310,060
17	\$ 165,876	\$ 276,339	\$ 173,423	\$ 310,060
18	\$ 148,232	\$ 284,008	\$ 157,415	\$ 319,749
19	\$ 138,811	\$ 306,876	\$ 152,716	\$ 319,749
20	\$ 131,088	\$ 303,758	\$ 146,171	\$ 330,064
21	\$ 132,202	\$ 326,460	\$ 150,471	\$ 341,066
22	\$ 131,620	\$ 333,455	\$ 152,716	\$ 365,429
23	\$ 132,156	\$ 329,776	\$ 159,875	\$ 378,962
24	\$ 138,118	\$ 356,705	\$ 165,032	\$ 393,539
25	\$ 141,280	\$ 373,848	\$ 173,423	\$ 465,091
26	\$ 143,893	\$ 369,231	\$ 186,037	\$ 487,237
27	\$ 155,967	\$ 369,231	\$ 193,057	\$ 487,237
28	\$ 167,740	\$ 364,724	\$ 208,816	\$ 511,600
29	\$ 164,963	\$ 348,067	\$ 222,435	\$ 511,600
30	\$ 167,440	\$ 306,130	\$ 227,378	\$ 511,600
31	\$ 168,309	\$ 294,310	\$ 243,619	\$ 511,600
32	\$ 164,672	\$ 257,130	\$ 243,619	\$ 487,237
33	\$ 160,532	\$ 224,854	\$ 249,561	\$ 511,600
34	\$ 161,399	\$ 230,046	\$ 243,619	\$ 444,870
35	\$ 164,057	\$ 192,368	\$ 227,378	\$ 409,280
36	\$ 164,963	\$ 185,397	\$ 222,435	\$ 378,962
37	\$ 166,984	\$ 179,263	\$ 212,311	\$ 365,429
38	\$ 166,984	\$ 182,548	\$ 212,311	\$ 330,064
39	\$ 136,411	\$ 157,351	\$ 201,780	\$ 310,060

40	\$ 113,245	\$ 136,938	\$ 182,551	\$ 276,540
41	\$ 95,575	\$ 121,171	\$ 172,847	\$ 254,212
42	\$ 81,128	\$ 106,396	\$ 163,144	\$ 246,992
43	\$ 69,137	\$ 94,652	\$ 154,440	\$ 220,944
44	\$ 60,735	\$ 83,420	\$ 143,750	\$ 212,307
45	\$ 54,970	\$ 74,108	\$ 134,395	\$ 194,312
46	\$ 48,548	\$ 63,955	\$ 123,898	\$ 186,864
47	\$ 43,601	\$ 55,521	\$ 112,310	\$ 172,382
48	\$ 38,753	\$ 49,413	\$ 100,779	\$ 162,461
49	\$ 34,818	\$ 43,973	\$ 92,562	\$ 151,023
50	\$ 31,213	\$ 38,772	\$ 86,507	\$ 140,905
51	\$ 28,146	\$ 34,404	\$ 79,972	\$ 129,820
52	\$ 25,291	\$ 31,055	\$ 73,145	\$ 120,517
53	\$ 22,989	\$ 28,083	\$ 66,733	\$ 109,449
54	\$ 20,793	\$ 25,397	\$ 61,766	\$ 100,243
55	\$ 18,897	\$ 22,801	\$ 56,299	\$ 92,545
56	\$ 17,325	\$ 20,737	\$ 51,524	\$ 85,972
57	\$ 15,747	\$ 18,936	\$ 47,722	\$ 80,445
58	\$ 14,318	\$ 17,513	\$ 44,166	\$ 75,082
59	\$ 13,046	\$ 16,273	\$ 41,103	\$ 69,520
60	\$ 11,808	\$ 15,119	\$ 38,048	\$ 64,726
61	\$ 10,827	\$ 14,020	\$ 34,976	\$ 60,550
62	\$ 9,920	\$ 12,164	\$ 32,178	\$ 56,031
63	\$ 9,074	\$ 11,320	\$ 29,482	\$ 52,383
64	\$ 8,353	\$ 10,609	\$ 27,204	\$ 48,544
65	\$ 7,743	\$ 9,985	\$ 25,083	\$ 45,049
66	\$ 6,941	\$ 8,894	\$ 22,214	\$ 38,438
67	\$ 6,221	\$ 7,954	\$ 19,621	\$ 33,719
68 ¹	N/A	N/A	\$ 17,013	\$ 29,177
69	N/A	N/A	\$ 14,799	\$ 25,423
70	N/A	N/A	\$ 12,930	\$ 22,126
71	N/A	N/A	\$ 11,240	\$ 19,776
72	N/A	N/A	\$ 9,776	\$ 19,776

73	N/A	N/A	\$ 8,500	\$ 19,776
74	N/A	N/A	\$ 7,910	\$ 19,776
75²	N/A	N/A	\$ 7,910	\$ 19,776

1. TPD Cover will cease on your 67th birthday.
2. Cover will cease on your 75th birthday.

Example

Zoe is a female, 34 years old (35 age next birthday) and has Death and TPD cover.

Zoe's Occupation rating is category '3' (i.e. 1.25)

Based on the chart above Zoe will get Death and TPD cover of \$153,894 (\$192,368/1.25) and it will cost her \$156 annually. The amount of cover Zoe receives will be recalculated in accordance with the above table each 1 July.

Default Cover - fixed premium of \$3.00 per week (\$156 per annum) for insured members of the fund prior to 01/07/2021 and age between 60 to 75 at 01/07/2021

ANB	Death & TPD		Death only	
	Male	Female	Male	Female
60	\$ 11,808	\$ 15,119	\$ 38,048	\$ 64,726
61	\$ 10,827	\$ 14,020	\$ 34,976	\$ 60,550
62	\$ 9,920	\$ 12,164	\$ 32,178	\$ 56,031
63	\$ 9,074	\$ 11,320	\$ 29,482	\$ 52,383
64	\$ 8,353	\$ 10,609	\$ 27,204	\$ 48,544
65	\$ 7,743	\$ 9,985	\$ 25,083	\$ 45,049
66	\$ 6,941	\$ 8,894	\$ 22,214	\$ 38,438
67	\$ 6,221	\$ 7,954	\$ 19,621	\$ 33,719
68	\$ 5,534	\$ 7,107	\$ 17,013	\$ 29,177
69	\$ 4,930	\$ 6,346	\$ 14,799	\$ 25,423
70	\$ 4,395	\$ 5,668	\$ 12,930	\$ 22,126
71	\$ 3,751	\$ 4,638	\$ 11,240	\$ 19,776
72	\$ 3,201	\$ 3,763	\$ 9,776	\$ 19,776
73	\$ 2,732	\$ 3,057	\$ 8,500	\$ 19,776
74	\$ 2,314	\$ 3,049	\$ 7,910	\$ 19,776
75 ¹	\$ 2,049	\$ 3,049	\$ 7,910	\$ 19,776

1. Cover will cease on your 75th birthday.

Annual premium rates per \$1,000 of cover for Death and Death &TPD*

*for insured members of the fund prior to 01/07/2021 and age between 60 to 75 at 01/07/2021 refer next table

The premium rates in this table:

- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- include stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual benefit – Death and Death &TPD

ANB	Death & TPD		Death only	
	Male	Female	Male	Female
16	0.78	0.56	0.76	0.50
17	0.94	0.56	0.90	0.50
18	1.05	0.55	0.99	0.49
19	1.12	0.51	1.02	0.49
20	1.19	0.51	1.07	0.47
21	1.18	0.48	1.04	0.46
22	1.19	0.47	1.02	0.43
23	1.18	0.47	0.98	0.41
24	1.13	0.44	0.95	0.40
25	1.10	0.42	0.90	0.34
26	1.08	0.42	0.84	0.32
27	1.00	0.42	0.81	0.32
28	0.93	0.43	0.75	0.30
29	0.95	0.45	0.70	0.30
30	0.93	0.51	0.69	0.30
31	0.93	0.53	0.64	0.30
32	0.95	0.61	0.64	0.32
33	0.97	0.69	0.63	0.30
34	0.97	0.68	0.64	0.35
35	0.95	0.81	0.69	0.38
36	0.95	0.84	0.70	0.41
37	0.93	0.87	0.73	0.43
38	0.93	0.85	0.73	0.47
39	1.14	0.99	0.77	0.50
40	1.38	1.14	0.85	0.56
41	1.63	1.29	0.90	0.61
42	1.92	1.47	0.96	0.63
43	2.26	1.65	1.01	0.71
44	2.57	1.87	1.09	0.73
45	2.84	2.11	1.16	0.80
46	3.21	2.44	1.26	0.83

47	3.58	2.81	1.39	0.90
48	4.03	3.16	1.55	0.96
49	4.48	3.55	1.69	1.03
50	5.00	4.02	1.80	1.11
51	5.54	4.53	1.95	1.20
52	6.17	5.02	2.13	1.29
53	6.79	5.56	2.34	1.43
54	7.50	6.14	2.53	1.56
55	8.26	6.84	2.77	1.69
56	9.00	7.52	3.03	1.81
57	9.91	8.24	3.27	1.94
58	10.90	8.91	3.53	2.08
59	11.96	9.59	3.80	2.24
60	13.21	10.32	4.10	2.41
61	14.41	11.13	4.46	2.58
62	15.73	12.82	4.85	2.78
63	17.19	13.78	5.29	2.98
64	18.68	14.70	5.73	3.21
65	20.15	15.62	6.22	3.46
66	22.47	17.54	7.02	4.06
67	25.08	19.61	7.95	4.63
68 ¹	N/A	N/A	9.17	5.35
69	N/A	N/A	10.54	6.14
70	N/A	N/A	12.06	7.05
71	N/A	N/A	13.88	7.89
72	N/A	N/A	15.96	7.89
73	N/A	N/A	18.35	7.89
74	N/A	N/A	19.72	7.89
75 ²	N/A	N/A	19.72	7.89

1. TPD Cover will cease on your 67th birthday.

2. Cover will cease on your 75th birthday.

Premium Example:

Sally is female, age 37 (age next birthday 38) and has a Blue-Collar work rating of 1.700 (see page 2).

She wants \$800,000 of Death and TPD cover. Using the table above, her premium is calculated as $\$800,000/1000 * 0.85 * 1.700 = \$1,156$

The cost of Sally's Death and TPD cover will be \$1,156 annually. The cost of Sally's cover will be recalculated in accordance with the above table each 1 July.

Annual premium rates per \$1,000 of cover for Death and Death &TPD for insured members of the fund prior to 01/07/2021 and age between 60 to 75 at 01/07/2021

ANB	Death & TPD		Death only	
	Male	Female	Male	Female
60	13.21	10.32	4.10	2.41
61	14.41	11.13	4.46	2.58
62	15.73	12.82	4.85	2.78
63	17.19	13.78	5.29	2.98
64	18.68	14.70	5.73	3.21
65	20.15	15.62	6.22	3.46
66	22.47	17.54	7.02	4.06
66	25.08	19.61	7.95	4.63
68	28.19	21.95	9.17	5.35
69	31.64	24.58	10.54	6.14
70	35.49	27.52	12.06	7.05
71	41.58	33.63	13.88	7.89
72	48.74	41.46	15.96	7.89
73	57.10	51.04	18.35	7.89
74	67.42	51.16	19.72	7.89
75 ¹	76.12	51.16	19.72	7.89

1. Cover will cease on your 75th birthday.

Annual premium rates for Income Protection cover with two-year Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – Two Year Benefit Payment Period

ANB	2 Years White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
16	3.00	4.43	2.24	3.28	1.01	1.22
17	3.07	4.57	2.32	3.37	1.04	1.27
18	3.16	4.70	2.38	3.45	1.06	1.28
19	3.25	4.75	2.40	3.52	1.06	1.33
20	3.26	4.79	2.47	3.56	1.06	1.33
21	3.33	4.88	2.49	3.61	1.09	1.35
22	3.26	4.96	2.42	3.70	1.04	1.37
23	3.25	5.04	2.36	3.77	0.95	1.37
24	3.16	5.10	2.32	3.80	0.93	1.37
25	3.11	5.11	2.27	3.84	0.87	1.42
26	3.05	5.06	2.25	3.87	0.80	1.45
27	3.07	5.09	2.25	3.97	0.79	1.54
28	3.14	5.15	2.28	4.04	0.79	1.58
29	3.18	5.22	2.35	4.19	0.79	1.63
30	3.25	5.36	2.42	4.32	0.79	1.67
31	3.34	5.51	2.50	4.45	0.80	1.69
32	3.44	5.69	2.61	4.60	0.84	1.71
33	3.59	5.93	2.72	4.90	0.87	1.74
34	3.74	6.17	2.85	5.22	0.93	1.75
35	3.93	6.54	3.00	5.57	0.94	1.84
36	4.10	6.94	3.16	5.93	1.04	1.93
37	4.34	7.34	3.34	6.32	1.06	2.02
38	4.59	7.78	3.55	6.75	1.17	2.18
39	4.88	8.26	3.78	7.20	1.24	2.39
40	5.18	8.75	3.99	7.65	1.37	2.60

41	5.54	9.27	4.27	8.15	1.48	2.82
42	5.90	9.87	4.56	8.68	1.63	3.12
43	6.32	10.46	4.86	9.23	1.81	3.45
44	6.74	11.10	5.18	9.80	2.00	3.85
45	7.21	11.80	5.55	10.42	2.23	4.27
46	7.70	12.52	5.91	11.07	2.50	4.73
47	8.28	13.29	6.30	11.74	2.75	5.24
48	8.87	14.11	6.74	12.48	3.14	5.82
49	9.51	15.00	7.25	13.25	3.52	6.44
50	10.25	15.97	7.85	14.05	3.94	7.13
51	11.05	17.08	8.43	14.92	4.45	7.86
52	11.91	18.25	9.09	15.83	5.01	8.65
53	12.86	19.51	9.78	16.85	5.64	9.52
54	13.93	20.97	10.61	17.95	6.36	10.57
55	15.02	22.60	11.55	19.12	7.20	11.81
56	16.29	24.79	12.53	20.79	8.13	13.25
57	17.67	27.29	13.65	22.31	9.17	14.67
58	19.16	30.20	14.91	23.93	10.31	15.99
59	20.93	33.71	16.31	25.67	11.61	17.24
60	22.83	37.43	17.91	27.63	13.08	18.58
61	24.99	41.26	19.72	29.87	14.72	19.97
62	27.36	44.92	21.64	31.99	16.50	21.36
63	29.26	48.84	23.63	34.00	18.50	22.83
64	28.57	56.39	26.39	37.41	19.83	23.63
65 ¹	15.93	31.46	12.89	18.69	7.17	8.50

¹ Cover will cease on your 65th birthday.

Annual premium rates for Income Protection cover with five year Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – five year Benefit Payment Period

Age Next Birthday	5 Years White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
16	4.69	6.92	3.48	5.16	1.73	2.05
17	4.82	7.13	3.60	5.32	1.82	2.11
18	4.99	7.33	3.71	5.47	1.84	2.18
19	5.05	7.48	3.78	5.58	1.88	2.18
20	5.17	7.58	3.86	5.67	1.93	2.24
21	5.30	7.71	3.92	5.79	1.95	2.28
22	5.18	7.85	3.89	5.85	1.82	2.31
23	5.14	7.98	3.83	5.93	1.68	2.37
24	5.03	8.10	3.74	6.06	1.60	2.41
25	4.99	8.26	3.71	6.15	1.53	2.45
26	4.99	8.39	3.71	6.27	1.47	2.46
27	5.03	8.66	3.74	6.48	1.43	2.66
28	5.14	9.05	3.86	6.72	1.43	2.81
29	5.26	9.45	3.91	7.07	1.43	2.94
30	5.47	9.96	4.09	7.45	1.47	3.03
31	5.69	10.57	4.24	7.90	1.50	3.21
32	5.97	11.24	4.44	8.39	1.56	3.29
33	6.30	11.99	4.69	8.95	1.60	3.43
34	6.65	12.84	4.98	9.58	1.68	3.60
35	7.07	13.73	5.26	10.22	1.82	3.83
36	7.50	14.71	5.58	11.00	1.93	4.07
37	7.98	15.74	5.97	11.74	2.05	4.37
38	8.53	16.93	6.37	12.63	2.24	4.72
39	9.11	18.14	6.82	13.52	2.45	5.16
40	9.75	19.44	7.27	14.46	2.66	5.66
41	10.48	20.81	7.80	15.51	2.94	6.24

42	11.20	22.25	8.37	16.64	3.22	6.92
43	12.03	23.81	8.96	17.74	3.57	7.68
44	12.96	25.46	9.66	18.98	4.00	8.56
45	13.94	27.19	10.38	20.27	4.42	9.56
46	14.97	29.07	11.18	21.67	4.99	10.71
47	16.17	31.03	12.04	23.13	5.66	11.95
48	17.40	33.12	12.98	24.69	6.33	13.33
49	18.82	35.36	14.01	26.39	7.18	14.88
50	20.38	37.80	15.20	28.18	8.13	16.53
51	22.10	40.39	16.48	30.13	9.24	18.36
52	23.99	43.20	17.89	32.19	10.49	20.33
53	26.09	46.24	19.44	34.46	11.91	22.50
54	28.45	49.57	21.18	36.96	13.50	24.84
55	31.08	53.20	23.13	39.64	15.37	27.32
56	34.01	57.20	25.34	42.65	17.43	29.91
57	39.09	64.06	29.15	48.19	20.06	32.91
58	44.96	71.75	33.52	55.42	23.06	36.20
59	51.71	80.34	38.54	63.74	26.52	39.82
60	59.46	89.98	44.33	73.30	30.50	43.82
61	68.38	100.80	50.98	84.28	35.07	48.19
62	61.29	89.84	45.67	71.55	32.81	43.05
63	54.18	78.88	40.39	58.80	30.53	37.91
64	28.57	56.39	26.39	37.41	19.83	23.63
65 ¹	15.93	31.46	12.89	18.69	7.17	8.50

¹ Cover will cease on your 65th birthday.

Annual premium rates for Income Protection cover with To Age 65 Benefit Payment Period per \$1,000 of annual Sum Insured

The premium rates in this table:

- include 9.35 per cent Administration Fee (inclusive of GST)
- incorporate a reduction for expected RITCs
- exclude stamp duty
- are for occupations classified as Category 2 (White Collar). Variations (higher or lower) will apply to occupations in other categories (refer to the occupational classifications shown earlier in this document).

Annual premium rates per \$1,000 annual Sum Insured – To Age 65 Benefit Payment Period

ANB	To Age 65 White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
16	12.08	19.21	9.64	15.39	4.74	6.10
17	12.50	19.77	10.04	15.82	4.83	6.28
18	12.91	20.47	10.31	16.34	5.03	6.48
19	13.27	20.94	10.63	16.81	5.10	6.66
20	13.63	21.47	10.86	17.24	5.30	6.82
21	14.00	22.08	11.22	17.65	5.35	7.07
22	13.86	22.68	11.06	18.12	5.10	7.27
23	13.86	23.27	11.04	18.58	4.88	7.45
24	13.75	23.97	11.02	19.16	4.74	7.67
25	13.75	24.60	11.04	19.70	4.51	7.88
26	13.86	25.23	11.04	20.22	4.38	8.04
27	14.13	26.30	11.31	20.97	4.31	8.73
28	14.53	27.63	11.63	22.14	4.31	9.21
29	15.08	29.27	12.08	23.38	4.38	9.70
30	15.78	31.08	12.64	24.87	4.51	10.16
31	16.54	33.20	13.27	26.63	4.65	10.63
32	17.51	35.55	14.02	28.55	4.88	11.15
33	18.49	38.06	14.92	30.61	5.05	11.69
34	19.57	40.90	15.87	33.04	5.35	12.28
35	20.83	44.01	16.93	35.51	5.75	13.07
36	22.14	47.13	18.12	38.33	6.23	13.97
37	23.59	50.54	19.44	41.30	6.63	14.99
38	25.17	53.79	20.88	44.40	7.22	16.21
39	26.84	57.26	22.39	47.71	7.85	17.63
40	29.80	63.52	24.06	51.28	8.60	19.32

41	32.89	69.47	25.80	54.99	9.46	21.37
42	35.84	75.09	27.74	58.84	10.43	23.52
43	38.39	79.56	29.82	62.91	11.62	26.00
44	40.97	83.92	32.05	67.08	12.91	28.94
45	43.76	88.89	34.44	71.51	14.42	32.12
46	46.81	93.99	37.06	76.02	16.11	35.51
47	49.95	99.81	39.84	80.72	17.99	39.34
48	53.40	105.75	42.71	85.59	20.34	43.34
49	56.95	111.86	45.87	90.60	22.80	47.72
50	60.99	118.16	49.16	95.63	25.32	52.19
51	65.19	124.59	52.80	100.78	27.74	56.95
52	69.91	131.05	56.56	106.04	31.12	61.66
53	74.83	137.60	60.56	111.26	34.81	66.49
54	80.02	144.08	64.73	116.60	38.55	71.24
55	85.41	150.55	69.12	121.77	42.59	75.70
56	90.99	156.83	73.69	126.83	46.74	79.83
57	96.72	162.81	78.25	131.73	50.97	83.42
58	102.38	168.27	82.88	136.17	55.25	86.18
59	107.85	172.96	87.26	139.97	59.21	87.98
60	104.62	161.20	81.42	132.47	55.61	79.70
61	68.38	100.80	50.98	84.28	35.07	48.19
62	61.29	89.84	45.67	71.55	32.81	43.05
63	54.18	78.88	40.39	58.80	30.53	37.91
64	28.57	56.39	26.39	37.41	19.83	23.63
65 ¹	15.93	31.46	12.89	18.69	7.17	8.50

¹ Cover will cease on your 65th birthday.

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