



**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
<b>Category 1</b> – 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
<b>Category 2</b> – 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
<b>Category 3</b> – 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
<b>Category 4</b> – 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
<b>Category 5</b> – 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 14 November 2022.

## 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

The premium rates in this table:

- include a 8.71% Insurance Fee (inclusive of GST and any applicable RITC)
- includes 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).

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

Age Next Birthday (ANB)	Death & TPD		Premium	
	Male	Female	Male	Female
51	\$70,366	\$66,162	\$390	\$300
52	\$63,228	\$59,720	\$390	\$300
53	\$57,472	\$54,005	\$390	\$300
54	\$51,983	\$48,841	\$390	\$300
55	\$47,243	\$43,848	\$390	\$300
56	\$43,314	\$39,879	\$390	\$300
57	\$39,366	\$36,415	\$390	\$300
58	\$35,795	\$33,679	\$390	\$300
59	\$32,614	\$31,295	\$390	\$300
60	\$29,521	\$29,074	\$390	\$300
61	\$27,069	\$26,962	\$390	\$300
62	\$24,801	\$23,392	\$390	\$300
63	\$22,686	\$21,769	\$390	\$300
64	\$20,883	\$20,402	\$390	\$300
65	\$19,359	\$19,202	\$390	\$300
66	\$9,789	\$9,408	\$220	\$165
67	\$8,773	\$8,413	\$220	\$165
68*	\$8,724	\$8,416	\$80	\$45
69*	\$7,589	\$7,334	\$80	\$45
70*	\$6,631	\$6,383	\$80	\$45
71*	\$5,764	\$5,705	\$80	\$45
72*	\$5,013	\$5,705	\$80	\$45
73*	\$4,359	\$5,705	\$80	\$45
74*	\$4,057	\$5,705	\$80	\$45
75*2	\$4,057	\$5,705	\$80	\$45

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

2. Cover will cease on your 75th birthday.

\*Death only

### 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

Age Next Birthday (ANB)	Death & TPD		Premium	
	Male	Female	Male	Female
60	\$29,521	\$29,074	\$390	\$300
61	\$27,069	\$26,962	\$390	\$300
62	\$24,801	\$23,392	\$390	\$300
63	\$22,686	\$21,769	\$390	\$300
64	\$20,883	\$20,402	\$390	\$300
65	\$19,359	\$19,202	\$390	\$300
66	\$9,789	\$9,408	\$220	\$165
66	\$8,773	\$8,413	\$220	\$165
68	\$7,804	\$7,517	\$220	\$165
69	\$6,952	\$6,712	\$220	\$165
70	\$6,198	\$5,995	\$220	\$165
71	\$5,290	\$4,906	\$220	\$165
72	\$4,514	\$3,980	\$220	\$165
73	\$3,853	\$3,233	\$220	\$165
74	\$3,263	\$3,225	\$220	\$165
75 <sup>1</sup>	\$2,890	\$3,225	\$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 a 8.71% Insurance Fee (inclusive of GST and any applicable RITC)
- 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).

Age Next Birthday (ANB)	Death & TPD		Premium	
	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

Age Next Birthday (ANB)	Death & TPD		Premium	
	Male	Female	Male	Female
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 <sup>1</sup>	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
75 <sup>2</sup>	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

Age Next Birthday (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
66	\$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 <sup>1</sup>	\$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 a 8.71% Insurance Fee (inclusive of GST and any applicable RITC)
- includes 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).

Age Next Birthday (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

Age Next Birthday (ANB)	Death & TPD		Death only	
	Male	Female	Male	Female
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 <sup>1</sup>	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 <sup>2</sup>	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

Age Next Birthday (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 <sup>1</sup>	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 a 8.71% Insurance Fee (inclusive of GST and any applicable RITC)
- 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

Age Next Birthday (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	2.61	3.85	1.95	2.86	0.88	1.06
17	2.67	3.98	2.02	2.94	0.91	1.10
18	2.75	4.09	2.07	3.01	0.93	1.11
19	2.83	4.14	2.09	3.07	0.93	1.16
20	2.84	4.17	2.15	3.10	0.93	1.16
21	2.90	4.25	2.17	3.14	0.95	1.17
22	2.84	4.32	2.11	3.22	0.91	1.19
23	2.83	4.39	2.06	3.28	0.83	1.19
24	2.75	4.45	2.02	3.31	0.81	1.19
25	2.71	4.45	1.98	3.34	0.75	1.23
26	2.66	4.41	1.96	3.37	0.69	1.26
27	2.67	4.44	1.96	3.46	0.69	1.34
28	2.73	4.49	1.99	3.52	0.69	1.38
29	2.77	4.55	2.05	3.65	0.69	1.42
30	2.83	4.67	2.11	3.76	0.69	1.46
31	2.91	4.80	2.18	3.88	0.69	1.47
32	3.00	4.96	2.27	4.01	0.73	1.49
33	3.13	5.17	2.37	4.27	0.75	1.52
34	3.25	5.37	2.48	4.55	0.81	1.52
35	3.43	5.70	2.61	4.85	0.82	1.60
36	3.57	6.05	2.75	5.17	0.91	1.68
37	3.78	6.39	2.91	5.51	0.93	1.76
38	4.00	6.78	3.09	5.88	1.02	1.90
39	4.25	7.20	3.29	6.27	1.08	2.08
40	4.51	7.62	3.48	6.66	1.19	2.26
41	4.82	8.08	3.72	7.10	1.28	2.46
42	5.14	8.60	3.97	7.56	1.42	2.72
43	5.51	9.11	4.23	8.04	1.58	3.01
44	5.87	9.67	4.51	8.54	1.74	3.35
45	6.28	10.28	4.83	9.08	1.94	3.72
46	6.71	10.90	5.15	9.64	2.18	4.12
47	7.21	11.57	5.49	10.23	2.40	4.57

Age Next Birthday (ANB)	2 Years White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
48	7.73	12.29	5.87	10.87	2.73	5.07
49	8.28	13.06	6.31	11.54	3.07	5.61
50	8.93	13.91	6.84	12.24	3.43	6.21
51	9.63	14.88	7.34	12.99	3.88	6.84
52	10.37	15.90	7.91	13.79	4.36	7.54
53	11.20	16.99	8.52	14.67	4.92	8.29
54	12.13	18.26	9.24	15.63	5.54	9.21
55	13.08	19.68	10.06	16.65	6.27	10.29
56	14.18	21.59	10.91	18.11	7.08	11.54
57	15.39	23.77	11.89	19.44	7.98	12.78
58	16.69	26.30	12.99	20.84	8.98	13.93
59	18.23	29.36	14.21	22.36	10.12	15.02
60	19.89	32.60	15.60	24.07	11.39	16.18
61	21.76	35.94	17.17	26.01	12.82	17.40
62	23.83	39.13	18.85	27.86	14.37	18.60
63	25.48	42.54	20.58	29.61	16.11	19.89
64	24.88	49.11	22.99	32.58	17.27	20.58
65 <sup>1</sup>	13.87	27.41	11.22	16.28	6.24	7.41

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 a 8.71% Insurance Fee (inclusive of GST and any applicable RITC)
- 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 (ANB)	5 Years White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
16	4.08	6.02	3.03	4.49	1.51	1.78
17	4.20	6.21	3.13	4.63	1.58	1.84
18	4.35	6.38	3.23	4.77	1.60	1.90
19	4.40	6.52	3.29	4.86	1.64	1.90
20	4.50	6.60	3.37	4.94	1.68	1.95
21	4.62	6.72	3.42	5.04	1.70	1.98
22	4.51	6.84	3.39	5.10	1.58	2.01
23	4.47	6.95	3.33	5.17	1.47	2.07
24	4.38	7.06	3.26	5.27	1.39	2.10
25	4.35	7.19	3.23	5.36	1.33	2.13
26	4.35	7.31	3.23	5.46	1.28	2.14
27	4.38	7.54	3.26	5.64	1.24	2.32
28	4.47	7.88	3.37	5.85	1.24	2.45
29	4.58	8.23	3.41	6.16	1.24	2.56
30	4.77	8.67	3.57	6.49	1.28	2.64
31	4.96	9.21	3.69	6.88	1.31	2.80
32	5.20	9.79	3.87	7.31	1.36	2.87
33	5.49	10.44	4.08	7.80	1.39	2.99
34	5.79	11.18	4.34	8.34	1.47	3.13
35	6.16	11.96	4.58	8.90	1.58	3.33
36	6.53	12.82	4.86	9.58	1.68	3.54
37	6.95	13.71	5.20	10.22	1.78	3.81
38	7.43	14.75	5.55	11.00	1.95	4.11
39	7.93	15.80	5.94	11.77	2.13	4.49
40	8.49	16.93	6.33	12.60	2.32	4.93
41	9.12	18.12	6.79	13.51	2.56	5.43
42	9.76	19.38	7.29	14.49	2.81	6.02
43	10.47	20.74	7.81	15.45	3.11	6.69
44	11.29	22.17	8.42	16.53	3.48	7.46
45	12.14	23.68	9.04	17.66	3.85	8.32
46	13.04	25.32	9.74	18.87	4.35	9.33
47	14.08	27.03	10.49	20.15	4.93	10.41

Age Next Birthday (ANB)	5 Years White Collar Rates					
	30 Days Waiting Period		60 Days Waiting Period		90 Days Waiting Period	
	Male	Female	Male	Female	Male	Female
48	15.16	28.85	11.31	21.51	5.52	11.61
49	16.39	30.80	12.20	22.99	6.26	12.96
50	17.75	32.92	13.24	24.55	7.08	14.40
51	19.25	35.18	14.36	26.25	8.05	15.99
52	20.90	37.63	15.58	28.04	9.14	17.71
53	22.72	40.27	16.93	30.01	10.37	19.60
54	24.78	43.18	18.45	32.19	11.76	21.64
55	27.07	46.34	20.15	34.53	13.39	23.80
56	29.62	49.82	22.07	37.15	15.18	26.06
57	34.05	55.79	25.39	41.97	17.47	28.66
58	39.16	62.49	29.20	48.27	20.08	31.53
59	45.04	69.98	33.57	55.52	23.10	34.68
60	51.79	78.38	38.61	63.84	26.56	38.17
61	59.56	87.80	44.40	73.41	30.55	41.97
62	53.39	78.25	39.78	62.32	28.58	37.50
63	47.19	68.70	35.18	51.21	26.59	33.02
64	24.88	49.11	22.99	32.58	17.27	20.58
65 <sup>1</sup>	13.87	27.41	11.22	16.28	6.24	7.41

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 a 8.71% Insurance Fee (inclusive of GST and any applicable RITC)
- 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

Age Next Birthday (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	10.52	16.73	8.40	13.40	4.13	5.32
17	10.88	17.22	8.74	13.78	4.21	5.47
18	11.24	17.83	8.98	14.23	4.38	5.65
19	11.56	18.23	9.26	14.64	4.44	5.80
20	11.87	18.70	9.46	15.01	4.61	5.94
21	12.20	19.24	9.77	15.37	4.66	6.16
22	12.07	19.75	9.63	15.78	4.44	6.33
23	12.07	20.27	9.62	16.19	4.25	6.49
24	11.98	20.88	9.60	16.69	4.13	6.68
25	11.98	21.42	9.62	17.16	3.93	6.87
26	12.07	21.97	9.62	17.61	3.82	7.01
27	12.31	22.91	9.85	18.27	3.75	7.60
28	12.65	24.07	10.13	19.28	3.75	8.02
29	13.14	25.49	10.52	20.36	3.82	8.44
30	13.75	27.07	11.01	21.66	3.93	8.85
31	14.40	28.92	11.56	23.19	4.05	9.26
32	15.25	30.96	12.21	24.87	4.25	9.71
33	16.11	33.15	13.00	26.66	4.39	10.18
34	17.05	35.62	13.82	28.77	4.66	10.70
35	18.14	38.33	14.75	30.93	5.00	11.38
36	19.28	41.05	15.78	33.39	5.43	12.17
37	20.55	44.02	16.94	35.97	5.77	13.06
38	21.93	46.85	18.19	38.67	6.29	14.12
39	23.38	49.87	19.50	41.55	6.83	15.36
40	25.96	55.33	20.96	44.66	7.49	16.83
41	28.65	60.50	22.47	47.90	8.24	18.61
42	31.21	65.40	24.16	51.25	9.09	20.49
43	33.43	69.29	25.98	54.80	10.12	22.64
44	35.69	73.09	27.91	58.42	11.24	25.21
45	38.11	77.43	29.99	62.29	12.56	27.98
46	40.77	81.87	32.28	66.21	14.03	30.93
47	43.51	86.93	34.70	70.31	15.67	34.26

Age Next Birthday (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
48	46.51	92.11	37.20	74.55	17.72	37.75
49	49.60	97.43	39.96	78.91	19.86	41.57
50	53.12	102.92	42.82	83.29	22.05	45.46
51	56.78	108.51	45.99	87.78	24.16	49.60
52	60.90	114.14	49.26	92.36	27.10	53.70
53	65.18	119.85	52.75	96.91	30.32	57.91
54	69.70	125.50	56.38	101.56	33.58	62.05
55	74.39	131.13	60.21	106.06	37.09	65.93
56	79.26	136.60	64.18	110.47	40.71	69.53
57	84.24	141.81	68.15	114.74	44.40	72.66
58	89.17	146.56	72.19	118.60	48.12	75.06
59	93.94	150.64	76.00	121.92	51.58	76.63
60	91.12	140.40	70.92	115.38	48.43	69.42
61	59.56	87.80	44.40	73.41	30.55	41.97
62	53.39	78.25	39.78	62.32	28.58	37.50
63	47.19	68.70	35.18	51.21	26.59	33.02
64	24.88	49.11	22.99	32.58	17.27	20.58
65 <sup>1</sup>	13.87	27.41	11.22	16.28	6.24	7.41

1 Cover will cease on your 65th birthday.

#### Important notice

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