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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.
- Financial adviser commission.
- 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 2020.

## Default Cover (age and gender based) from 1 July 2020

| Death & TPD |           | Age Next Birthday (ANB) | Premium |        |
|-------------|-----------|-------------------------|---------|--------|
| Male        | Female    |                         | Male    | Female |
| \$ 56,856   | \$ 61,108 | 16                      | \$ 52   | \$ 40  |
| \$ 63,806   | \$ 76,385 | 17                      | \$ 70   | \$ 50  |
| \$ 65,254   | \$ 78,527 | 18                      | \$ 80   | \$ 50  |
| \$ 68,953   | \$ 84,292 | 19                      | \$ 90   | \$ 50  |
| \$ 79,676   | \$ 83,739 | 20                      | \$ 110  | \$ 50  |
| \$ 104,636  | \$107,630 | 21                      | \$ 143  | \$ 60  |
| \$ 104,337  | \$110,390 | 22                      | \$ 143  | \$ 60  |
| \$ 105,105  | \$109,601 | 23                      | \$ 143  | \$ 60  |
| \$ 109,742  | \$118,154 | 24                      | \$ 143  | \$ 60  |
| \$ 112,487  | \$125,018 | 25                      | \$ 143  | \$ 60  |
| \$ 152,810  | \$165,342 | 26                      | \$ 190  | \$ 80  |
| \$ 165,100  | \$165,342 | 27                      | \$ 190  | \$ 80  |
| \$ 177,639  | \$164,014 | 28                      | \$ 190  | \$ 80  |
| \$ 175,709  | \$176,631 | 29                      | \$ 190  | \$ 90  |
| \$ 178,436  | \$173,957 | 30                      | \$ 190  | \$ 100 |
| \$ 208,573  | \$175,990 | 31                      | \$ 220  | \$ 105 |
| \$ 213,644  | \$176,523 | 32                      | \$ 230  | \$ 120 |
| \$ 212,551  | \$188,115 | 33                      | \$ 234  | \$ 145 |
| \$ 213,310  | \$191,026 | 34                      | \$ 234  | \$ 145 |
| \$ 215,619  | \$210,262 | 35                      | \$ 234  | \$ 190 |
| \$ 254,316  | \$223,559 | 36                      | \$ 275  | \$ 210 |
| \$ 256,352  | \$226,428 | 37                      | \$ 275  | \$ 220 |
| \$ 279,657  | \$252,120 | 38                      | \$ 300  | \$ 242 |
| \$ 261,618  | \$248,034 | 39                      | \$ 340  | \$ 275 |
| \$ 218,337  | \$216,112 | 40                      | \$ 340  | \$ 275 |
| \$ 212,730  | \$208,986 | 41                      | \$ 390  | \$ 300 |
| \$ 181,538  | \$184,318 | 42                      | \$ 390  | \$ 300 |
| \$ 155,448  | \$164,011 | 43                      | \$ 390  | \$ 300 |
| \$ 136,890  | \$145,046 | 44                      | \$ 390  | \$ 300 |
| \$ 124,058  | \$128,999 | 45                      | \$ 390  | \$ 300 |
| \$ 109,748  | \$111,750 | 46                      | \$ 390  | \$ 300 |
| \$ 98,599   | \$ 97,204 | 47                      | \$ 390  | \$ 300 |
| \$ 87,667   | \$ 86,663 | 48                      | \$ 390  | \$ 300 |
| \$ 78,829   | \$ 77,220 | 49                      | \$ 390  | \$ 300 |
| \$ 70,773   | \$ 68,194 | 50                      | \$ 390  | \$ 300 |
| \$ 63,875   | \$ 60,572 | 51                      | \$ 390  | \$ 300 |
| \$ 57,430   | \$ 54,714 | 52                      | \$ 390  | \$ 300 |
| \$ 52,208   | \$ 49,484 | 53                      | \$ 390  | \$ 300 |
| \$ 47,258   | \$ 44,766 | 54                      | \$ 390  | \$ 300 |
| \$ 42,953   | \$ 40,217 | 55                      | \$ 390  | \$ 300 |
| \$ 39,378   | \$ 36,595 | 56                      | \$ 390  | \$ 300 |
| \$ 35,812   | \$ 33,436 | 57                      | \$ 390  | \$ 300 |
| \$ 32,582   | \$ 30,930 | 58                      | \$ 390  | \$ 300 |
| \$ 29,706   | \$ 28,738 | 59                      | \$ 390  | \$ 300 |

|           |           |                   |        |        |
|-----------|-----------|-------------------|--------|--------|
| \$ 26,907 | \$ 26,700 | 60                | \$ 390 | \$ 300 |
| \$ 24,674 | \$ 24,765 | 61                | \$ 390 | \$ 300 |
| \$ 22,609 | \$ 21,517 | 62                | \$ 390 | \$ 300 |
| \$ 20,682 | \$ 20,026 | 63                | \$ 390 | \$ 300 |
| \$ 19,040 | \$ 18,764 | 64                | \$ 390 | \$ 300 |
| \$ 17,647 | \$ 17,655 | 65                | \$ 390 | \$ 300 |
| \$ 8,920  | \$ 8,641  | 66 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 7,991  | \$ 7,724  | 67 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 7,102  | \$ 6,896  | 68 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 6,322  | \$ 6,155  | 69 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 5,633  | \$ 5,493  | 70 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 4,811  | \$ 4,505  | 71 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 4,107  | \$ 3,671  | 72 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 3,508  | \$ 2,992  | 73 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 2,979  | \$ 2,985  | 74 <sup>1</sup>   | \$ 220 | \$ 165 |
| \$ 2,648  | \$ 2,985  | 75 <sup>1,2</sup> | \$ 220 | \$ 165 |

1. The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the IOOF insurance guide (IOF.03) for further information.
2. Cover will cease on your 75th birthday.

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

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

- exclude adviser commission
- 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  | \$ 170,567  | \$ 238,321 | \$ 174,727 | \$ 264,738 |
| 17  | \$ 142,196  | \$ 238,321 | \$ 148,073 | \$ 264,738 |
| 18  | \$ 127,245  | \$ 245,004 | \$ 134,405 | \$ 273,010 |
| 19  | \$ 119,518  | \$ 262,990 | \$ 130,393 | \$ 273,010 |
| 20  | \$ 112,996  | \$ 261,265 | \$ 124,805 | \$ 281,817 |
| 21  | \$ 114,148  | \$ 279,838 | \$ 128,476 | \$ 291,211 |
| 22  | \$ 113,822  | \$ 287,015 | \$ 130,393 | \$ 312,012 |
| 23  | \$ 114,661  | \$ 284,962 | \$ 136,505 | \$ 323,567 |
| 24  | \$ 119,719  | \$ 307,200 | \$ 140,909 | \$ 336,014 |
| 25  | \$ 122,713  | \$ 325,047 | \$ 148,073 | \$ 397,107 |
| 26  | \$ 125,465  | \$ 322,417 | \$ 158,843 | \$ 416,016 |
| 27  | \$ 135,556  | \$ 322,417 | \$ 164,837 | \$ 416,016 |
| 28  | \$ 145,851  | \$ 319,828 | \$ 178,293 | \$ 436,817 |
| 29  | \$ 144,267  | \$ 306,160 | \$ 189,921 | \$ 436,817 |
| 30  | \$ 146,505  | \$ 271,373 | \$ 194,141 | \$ 436,817 |
| 31  | \$ 147,898  | \$ 261,470 | \$ 208,008 | \$ 436,817 |
| 32  | \$ 144,906  | \$ 229,479 | \$ 208,008 | \$ 416,016 |
| 33  | \$ 141,701  | \$ 202,385 | \$ 213,081 | \$ 436,817 |
| 34  | \$ 142,206  | \$ 205,518 | \$ 208,008 | \$ 379,841 |
| 35  | \$ 143,746  | \$ 172,636 | \$ 194,141 | \$ 349,454 |
| 36  | \$ 144,267  | \$ 166,073 | \$ 189,921 | \$ 323,567 |
| 37  | \$ 145,422  | \$ 160,558 | \$ 181,277 | \$ 312,012 |
| 38  | \$ 145,422  | \$ 162,523 | \$ 181,277 | \$ 281,817 |

|                 |    |         |    |         |    |         |    |         |
|-----------------|----|---------|----|---------|----|---------|----|---------|
| 39              | \$ | 120,036 | \$ | 140,703 | \$ | 172,285 | \$ | 264,738 |
| 40              | \$ | 100,178 | \$ | 122,594 | \$ | 155,867 | \$ | 236,117 |
| 41              | \$ | 85,092  | \$ | 108,673 | \$ | 147,582 | \$ | 217,053 |
| 42              | \$ | 72,615  | \$ | 95,845  | \$ | 139,296 | \$ | 210,887 |
| 43              | \$ | 62,179  | \$ | 85,286  | \$ | 131,865 | \$ | 188,648 |
| 44              | \$ | 54,756  | \$ | 75,424  | \$ | 122,737 | \$ | 181,273 |
| 45              | \$ | 49,623  | \$ | 67,079  | \$ | 114,750 | \$ | 165,908 |
| 46              | \$ | 43,899  | \$ | 58,110  | \$ | 105,787 | \$ | 159,550 |
| 47              | \$ | 39,440  | \$ | 50,546  | \$ | 95,893  | \$ | 147,184 |
| 48              | \$ | 35,067  | \$ | 45,065  | \$ | 86,047  | \$ | 138,713 |
| 49              | \$ | 31,531  | \$ | 40,154  | \$ | 79,031  | \$ | 128,947 |
| 50              | \$ | 28,309  | \$ | 35,461  | \$ | 73,862  | \$ | 120,308 |
| 51              | \$ | 25,550  | \$ | 31,498  | \$ | 68,282  | \$ | 110,843 |
| 52              | \$ | 22,972  | \$ | 28,451  | \$ | 62,453  | \$ | 102,900 |
| 53              | \$ | 20,883  | \$ | 25,731  | \$ | 56,978  | \$ | 93,450  |
| 54              | \$ | 18,903  | \$ | 23,278  | \$ | 52,737  | \$ | 85,590  |
| 55              | \$ | 17,181  | \$ | 20,913  | \$ | 48,070  | \$ | 79,018  |
| 56              | \$ | 15,751  | \$ | 19,029  | \$ | 43,993  | \$ | 73,405  |
| 57              | \$ | 14,325  | \$ | 17,387  | \$ | 40,746  | \$ | 68,686  |
| 58              | \$ | 13,033  | \$ | 16,084  | \$ | 37,710  | \$ | 64,107  |
| 59              | \$ | 11,882  | \$ | 14,944  | \$ | 35,095  | \$ | 59,358  |
| 60              | \$ | 10,763  | \$ | 13,884  | \$ | 32,487  | \$ | 55,265  |
| 61              | \$ | 9,869   | \$ | 12,878  | \$ | 29,864  | \$ | 51,699  |
| 62              | \$ | 9,044   | \$ | 11,189  | \$ | 27,474  | \$ | 47,841  |
| 63              | \$ | 8,273   | \$ | 10,414  | \$ | 25,173  | \$ | 44,726  |
| 64              | \$ | 7,616   | \$ | 9,757   | \$ | 23,227  | \$ | 41,448  |
| 65              | \$ | 7,059   | \$ | 9,181   | \$ | 21,417  | \$ | 38,464  |
| 66 <sup>1</sup> | \$ | 6,325   | \$ | 8,170   | \$ | 18,967  | \$ | 32,819  |
| 67 <sup>1</sup> | \$ | 5,667   | \$ | 7,303   | \$ | 16,753  | \$ | 28,791  |
| 68 <sup>1</sup> | \$ | 5,036   | \$ | 6,520   | \$ | 14,526  | \$ | 24,912  |
| 69 <sup>1</sup> | \$ | 4,483   | \$ | 5,819   | \$ | 12,636  | \$ | 21,707  |
| 70 <sup>1</sup> | \$ | 3,994   | \$ | 5,194   | \$ | 11,040  | \$ | 18,892  |
| 71 <sup>1</sup> | \$ | 3,411   | \$ | 4,259   | \$ | 9,597   | \$ | 16,885  |

|                        |          |          |          |           |
|------------------------|----------|----------|----------|-----------|
| <b>72<sup>1</sup></b>  | \$ 2,913 | \$ 3,470 | \$ 8,347 | \$ 16,885 |
| <b>73<sup>1</sup></b>  | \$ 2,487 | \$ 2,829 | \$ 7,257 | \$ 16,885 |
| <b>74<sup>1</sup></b>  | \$ 2,113 | \$ 2,822 | \$ 6,754 | \$ 16,885 |
| <b>75<sup>12</sup></b> | \$ 1,877 | \$ 2,822 | \$ 6,754 | \$ 16,885 |

1. The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the IOOF insurance guide (IOF.03) for further information.
2. Cover will cease on your 75th birthday.



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

The premium rates in this table:

- exclude adviser commission
- 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  | 0.91        | 0.65   | 0.89       | 0.59   |
| 17  | 1.10        | 0.65   | 1.05       | 0.59   |
| 18  | 1.23        | 0.64   | 1.16       | 0.57   |
| 19  | 1.31        | 0.59   | 1.20       | 0.57   |
| 20  | 1.38        | 0.60   | 1.25       | 0.55   |
| 21  | 1.37        | 0.56   | 1.21       | 0.54   |
| 22  | 1.37        | 0.54   | 1.20       | 0.50   |
| 23  | 1.36        | 0.55   | 1.14       | 0.48   |
| 24  | 1.30        | 0.51   | 1.11       | 0.46   |
| 25  | 1.27        | 0.48   | 1.05       | 0.39   |
| 26  | 1.24        | 0.48   | 0.98       | 0.37   |
| 27  | 1.15        | 0.48   | 0.95       | 0.37   |
| 28  | 1.07        | 0.49   | 0.87       | 0.36   |
| 29  | 1.08        | 0.51   | 0.82       | 0.36   |
| 30  | 1.06        | 0.57   | 0.80       | 0.36   |
| 31  | 1.05        | 0.60   | 0.75       | 0.36   |
| 32  | 1.08        | 0.68   | 0.75       | 0.37   |
| 33  | 1.10        | 0.77   | 0.73       | 0.36   |
| 34  | 1.10        | 0.76   | 0.75       | 0.41   |
| 35  | 1.09        | 0.90   | 0.80       | 0.45   |
| 36  | 1.08        | 0.94   | 0.82       | 0.48   |
| 37  | 1.07        | 0.97   | 0.86       | 0.50   |
| 38  | 1.07        | 0.96   | 0.86       | 0.55   |
| 39  | 1.30        | 1.11   | 0.91       | 0.59   |
| 40  | 1.56        | 1.27   | 1.00       | 0.66   |
| 41  | 1.83        | 1.44   | 1.06       | 0.72   |
| 42  | 2.15        | 1.63   | 1.12       | 0.74   |
| 43  | 2.51        | 1.83   | 1.18       | 0.83   |
| 44  | 2.85        | 2.07   | 1.27       | 0.86   |
| 45  | 3.14        | 2.33   | 1.36       | 0.94   |
| 46  | 3.55        | 2.68   | 1.47       | 0.98   |
| 47  | 3.96        | 3.09   | 1.63       | 1.06   |
| 48  | 4.45        | 3.46   | 1.81       | 1.12   |
| 49  | 4.95        | 3.89   | 1.97       | 1.21   |

|                   |       |       |       |      |
|-------------------|-------|-------|-------|------|
| 50                | 5.51  | 4.40  | 2.11  | 1.30 |
| 51                | 6.11  | 4.95  | 2.28  | 1.41 |
| 52                | 6.79  | 5.48  | 2.50  | 1.52 |
| 53                | 7.47  | 6.06  | 2.74  | 1.67 |
| 54                | 8.25  | 6.70  | 2.96  | 1.82 |
| 55                | 9.08  | 7.46  | 3.25  | 1.97 |
| 56                | 9.90  | 8.20  | 3.55  | 2.13 |
| 57                | 10.89 | 8.97  | 3.83  | 2.27 |
| 58                | 11.97 | 9.70  | 4.14  | 2.43 |
| 59                | 13.13 | 10.44 | 4.45  | 2.63 |
| 60                | 14.49 | 11.24 | 4.80  | 2.82 |
| 61                | 15.81 | 12.11 | 5.22  | 3.02 |
| 62                | 17.25 | 13.94 | 5.68  | 3.26 |
| 63                | 18.86 | 14.98 | 6.20  | 3.49 |
| 64                | 20.48 | 15.99 | 6.72  | 3.76 |
| 65                | 22.10 | 16.99 | 7.28  | 4.06 |
| 66 <sup>1</sup>   | 24.66 | 19.09 | 8.22  | 4.75 |
| 67 <sup>1</sup>   | 27.53 | 21.36 | 9.31  | 5.42 |
| 68 <sup>1</sup>   | 30.98 | 23.93 | 10.74 | 6.26 |
| 69 <sup>1</sup>   | 34.80 | 26.81 | 12.35 | 7.19 |
| 70 <sup>1</sup>   | 39.05 | 30.04 | 14.13 | 8.26 |
| 71 <sup>1</sup>   | 45.73 | 36.63 | 16.26 | 9.24 |
| 72 <sup>1</sup>   | 53.56 | 44.95 | 18.69 | 9.24 |
| 73 <sup>1</sup>   | 62.72 | 55.14 | 21.50 | 9.24 |
| 74 <sup>1</sup>   | 73.84 | 55.28 | 23.10 | 9.24 |
| 75 <sup>1,2</sup> | 83.09 | 55.28 | 23.10 | 9.24 |

1. The TPD definition from age 66 to 75 (next birthday) is restricted to Part A or C. Please refer to the **IOOF insurance guide (IOF.03)** for further information.

2. 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:

- exclude adviser commission
- 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  | 3.69                       | 5.45   | 2.76                   | 4.05   | 1.25                   | 1.50   |
| 17  | 3.78                       | 5.63   | 2.86                   | 4.15   | 1.28                   | 1.56   |
| 18  | 3.89                       | 5.79   | 2.93                   | 4.25   | 1.31                   | 1.57   |
| 19  | 4.00                       | 5.85   | 2.96                   | 4.34   | 1.31                   | 1.63   |
| 20  | 4.02                       | 5.90   | 3.04                   | 4.38   | 1.31                   | 1.63   |
| 21  | 4.11                       | 6.01   | 3.06                   | 4.44   | 1.34                   | 1.66   |
| 22  | 4.01                       | 6.10   | 2.98                   | 4.55   | 1.28                   | 1.68   |
| 23  | 4.00                       | 6.20   | 2.91                   | 4.64   | 1.17                   | 1.68   |
| 24  | 3.89                       | 6.29   | 2.86                   | 4.67   | 1.15                   | 1.68   |
| 25  | 3.83                       | 6.30   | 2.80                   | 4.72   | 1.07                   | 1.74   |
| 26  | 3.75                       | 6.24   | 2.77                   | 4.77   | 0.98                   | 1.78   |
| 27  | 3.78                       | 6.27   | 2.77                   | 4.89   | 0.97                   | 1.90   |
| 28  | 3.86                       | 6.35   | 2.81                   | 4.98   | 0.97                   | 1.95   |
| 29  | 3.91                       | 6.43   | 2.89                   | 5.16   | 0.97                   | 2.01   |
| 30  | 4.00                       | 6.60   | 2.98                   | 5.32   | 0.97                   | 2.06   |
| 31  | 4.12                       | 6.78   | 3.08                   | 5.49   | 0.98                   | 2.08   |
| 32  | 4.24                       | 7.01   | 3.21                   | 5.67   | 1.03                   | 2.11   |
| 33  | 4.42                       | 7.30   | 3.35                   | 6.03   | 1.07                   | 2.14   |
| 34  | 4.60                       | 7.59   | 3.51                   | 6.43   | 1.15                   | 2.16   |
| 35  | 4.84                       | 8.05   | 3.69                   | 6.85   | 1.16                   | 2.26   |
| 36  | 5.05                       | 8.55   | 3.89                   | 7.30   | 1.28                   | 2.37   |
| 37  | 5.34                       | 9.03   | 4.12                   | 7.79   | 1.31                   | 2.48   |
| 38  | 5.66                       | 9.58   | 4.37                   | 8.31   | 1.44                   | 2.69   |
| 39  | 6.01                       | 10.17  | 4.65                   | 8.87   | 1.53                   | 2.94   |

|                 |       |       |       |       |       |       |
|-----------------|-------|-------|-------|-------|-------|-------|
| 40              | 6.38  | 10.78 | 4.92  | 9.42  | 1.68  | 3.20  |
| 41              | 6.82  | 11.42 | 5.26  | 10.04 | 1.82  | 3.48  |
| 42              | 7.27  | 12.16 | 5.62  | 10.69 | 2.01  | 3.84  |
| 43              | 7.79  | 12.89 | 5.98  | 11.37 | 2.23  | 4.25  |
| 44              | 8.30  | 13.67 | 6.38  | 12.07 | 2.46  | 4.74  |
| 45              | 8.88  | 14.53 | 6.83  | 12.84 | 2.75  | 5.26  |
| 46              | 9.48  | 15.42 | 7.28  | 13.64 | 3.08  | 5.83  |
| 47              | 10.20 | 16.36 | 7.76  | 14.46 | 3.39  | 6.46  |
| 48              | 10.92 | 17.38 | 8.30  | 15.37 | 3.86  | 7.17  |
| 49              | 11.71 | 18.47 | 8.93  | 16.31 | 4.34  | 7.93  |
| 50              | 12.62 | 19.67 | 9.66  | 17.31 | 4.86  | 8.78  |
| 51              | 13.61 | 21.04 | 10.38 | 18.37 | 5.49  | 9.68  |
| 52              | 14.67 | 22.48 | 11.19 | 19.50 | 6.16  | 10.66 |
| 53              | 15.84 | 24.03 | 12.05 | 20.75 | 6.95  | 11.72 |
| 54              | 17.15 | 25.82 | 13.07 | 22.10 | 7.84  | 13.02 |
| 55              | 18.49 | 27.83 | 14.22 | 23.54 | 8.87  | 14.55 |
| 56              | 20.06 | 30.53 | 15.43 | 25.60 | 10.02 | 16.31 |
| 57              | 21.76 | 33.61 | 16.81 | 27.48 | 11.29 | 18.07 |
| 58              | 23.59 | 37.19 | 18.36 | 29.47 | 12.69 | 19.69 |
| 59              | 25.77 | 41.52 | 20.09 | 31.61 | 14.30 | 21.23 |
| 60              | 28.12 | 46.09 | 22.05 | 34.03 | 16.11 | 22.88 |
| 61              | 30.77 | 50.82 | 24.28 | 36.78 | 18.13 | 24.60 |
| 62              | 33.69 | 55.32 | 26.66 | 39.40 | 20.32 | 26.31 |
| 63              | 36.03 | 60.14 | 29.10 | 41.87 | 22.78 | 28.12 |
| 64              | 28.57 | 56.39 | 26.39 | 37.41 | 19.83 | 23.63 |
| 65 <sup>1</sup> | 15.93 | 31.46 | 12.89 | 18.69 | 7.17  | 8.50  |

<sup>1</sup> Cover will cease on your 65<sup>th</sup> 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:

- exclude adviser commission
- 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 | 64.05  | 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 <sup>1</sup> | 15.93 | 31.46  | 12.89 | 18.69 | 7.17  | 8.50  |

<sup>1</sup> 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:

- exclude adviser commission
- 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  | 14.65                        | 23.29  | 11.69                  | 18.65  | 5.75                   | 7.40   |
| 17  | 15.15                        | 23.96  | 12.17                  | 19.17  | 5.85                   | 7.62   |
| 18  | 15.65                        | 24.81  | 12.49                  | 19.80  | 6.09                   | 7.86   |
| 19  | 16.08                        | 25.38  | 12.88                  | 20.37  | 6.18                   | 8.07   |
| 20  | 16.52                        | 26.03  | 13.17                  | 20.89  | 6.42                   | 8.27   |
| 21  | 16.98                        | 26.77  | 13.60                  | 21.39  | 6.49                   | 8.57   |
| 22  | 16.80                        | 27.49  | 13.41                  | 21.96  | 6.18                   | 8.81   |
| 23  | 16.80                        | 28.20  | 13.38                  | 22.52  | 5.92                   | 9.03   |
| 24  | 16.67                        | 29.05  | 13.36                  | 23.22  | 5.75                   | 9.29   |
| 25  | 16.67                        | 29.82  | 13.38                  | 23.87  | 5.46                   | 9.55   |
| 26  | 16.80                        | 30.58  | 13.38                  | 24.51  | 5.31                   | 9.75   |
| 27  | 17.13                        | 31.88  | 13.71                  | 25.42  | 5.22                   | 10.58  |
| 28  | 17.61                        | 33.49  | 14.10                  | 26.83  | 5.22                   | 11.16  |
| 29  | 18.28                        | 35.47  | 14.65                  | 28.34  | 5.31                   | 11.75  |
| 30  | 19.13                        | 37.67  | 15.32                  | 30.14  | 5.46                   | 12.32  |
| 31  | 20.04                        | 40.24  | 16.08                  | 32.27  | 5.64                   | 12.88  |
| 32  | 21.22                        | 43.09  | 17.00                  | 34.60  | 5.92                   | 13.51  |
| 33  | 22.42                        | 46.14  | 18.09                  | 37.11  | 6.12                   | 14.17  |
| 34  | 23.72                        | 49.58  | 19.24                  | 40.04  | 6.49                   | 14.89  |
| 35  | 25.25                        | 53.34  | 20.52                  | 43.05  | 6.96                   | 15.84  |
| 36  | 26.83                        | 57.13  | 21.96                  | 46.46  | 7.55                   | 16.93  |
| 37  | 28.60                        | 61.26  | 23.57                  | 50.05  | 8.03                   | 18.17  |
| 38  | 30.51                        | 65.20  | 25.31                  | 53.82  | 8.75                   | 19.65  |
| 39  | 32.54                        | 69.40  | 27.14                  | 57.82  | 9.51                   | 21.37  |

|                 |        |        |        |        |       |        |
|-----------------|--------|--------|--------|--------|-------|--------|
| 40              | 36.13  | 77.00  | 29.16  | 62.16  | 10.42 | 23.42  |
| 41              | 39.87  | 84.20  | 31.27  | 66.66  | 11.47 | 25.90  |
| 42              | 43.44  | 91.01  | 33.62  | 71.32  | 12.64 | 28.51  |
| 43              | 46.53  | 96.43  | 36.15  | 76.26  | 14.08 | 31.51  |
| 44              | 49.66  | 101.72 | 38.85  | 81.31  | 15.65 | 35.08  |
| 45              | 53.04  | 107.75 | 41.74  | 86.68  | 17.48 | 38.93  |
| 46              | 56.74  | 113.93 | 44.92  | 92.14  | 19.52 | 43.05  |
| 47              | 60.54  | 120.98 | 48.29  | 97.85  | 21.81 | 47.68  |
| 48              | 64.72  | 128.18 | 51.77  | 103.74 | 24.66 | 52.54  |
| 49              | 69.03  | 135.58 | 55.60  | 109.82 | 27.64 | 57.85  |
| 50              | 73.93  | 143.22 | 59.59  | 115.91 | 30.69 | 63.27  |
| 51              | 79.02  | 151.01 | 64.01  | 122.16 | 33.62 | 69.03  |
| 52              | 84.75  | 158.85 | 68.55  | 128.53 | 37.72 | 74.73  |
| 53              | 90.71  | 166.79 | 73.41  | 134.87 | 42.20 | 80.59  |
| 54              | 97.00  | 174.65 | 78.46  | 141.33 | 46.73 | 86.36  |
| 55              | 103.53 | 182.48 | 83.79  | 147.60 | 51.62 | 91.75  |
| 56              | 110.30 | 190.10 | 89.32  | 153.73 | 56.65 | 96.76  |
| 57              | 117.24 | 197.35 | 94.84  | 159.68 | 61.79 | 101.11 |
| 58              | 124.09 | 203.96 | 100.46 | 165.05 | 66.96 | 104.46 |
| 59              | 130.73 | 209.64 | 105.77 | 169.66 | 71.77 | 106.64 |
| 60              | 126.81 | 195.39 | 98.70  | 160.57 | 67.40 | 96.61  |
| 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 <sup>1</sup> | 15.93  | 31.46  | 12.89  | 18.69  | 7.17  | 8.50   |

<sup>1</sup> Cover will cease on your 65th birthday.



## Important notice

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