



SMSF - Occupation Guide

1 White Collar/Professional

Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. administrator, bookkeeper, Systems analyst). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, physiotherapist).

1.5 Light Blue Collar

Certain qualified tradespeople and other occupations (e.g. chef, baker) who engage in light manual work only. Includes business owners in non-hazardous industries involved in light manual work (e.g. coffee shop owner) and those who may supervise medium blue collar workers (no more than 25% of their work time). Includes occupations that are not limited to an office (e.g. Cabinetmaker).

2 Blue Collar

Qualified skilled tradespeople and other occupations in non-hazardous industries wholly involved in manual duties (e.g. plasterer, mechanic, welder).

D Decline for TPD

Cover is not available either on the basis of

1. excessive risk or
2. the type of cover is not available

Refer Individual consideration for TPD

We reserve the right to individually consider all occupations in conjunction with any other evidence we have.

Occupation	TPD rating
Abalone diver	Declined
Abattoir - inspector	1.5
Abattoir - supervisor	Refer
Abattoir - worker	Declined
Accountant - other	1
Accountant (degree qualified)	1
Accounts clerk	1
Acrobat	Declined
Actor	Declined
Actuary	1
Acupuncturist	1
Adjuster (insurance)	1
Advertising agent	1
Aerial photographer	Declined
Aerial/antennae erector - over 10 m	Declined
Aerial/antennae erector - up to 10 m	2
Aerobics instructor	Declined
Agent - most	Refer
Agricultural - banana farmer	Declined
Agricultural - contractor	Declined
Agricultural - dairy farmer	2
Agricultural - farm worker	Declined
Agricultural - farmer/ grazier, grows produce (not bananas)	2
Agricultural - fruit picker	Declined
Agricultural - grazier, livestock only (not poultry, no produce)	2
Agricultural - market gardener	2
Agricultural - orchardist	2
Agricultural - poultry farmer	2
Agricultural - stockman	Declined
Agronomist	1.5
Air conditioning technician	2
Air force	Declined
Airline industry - air crew	Declined
Airline industry - air traffic controller	Declined
Airline industry - baggage handler	2
Airline industry - cleaner	2
Airline industry - engineer	2
Airline industry - maintenance	2
Airline industry - mechanic	2
Airline industry - test pilot	Declined
Airline industry - truck driver, local area only	2
Ambulance officer	2
Amusement parlour - employee	Declined
Amusement parlour - owner	Declined
Anaesthetist	1
Analyst/ programmer	1
Animal trainer	Declined
Antique dealer - deliveries	2
Antique dealer - restoration	2
Antique dealer - sales only	1
Apiarist	1.5
Appliance repairs	1.5
Aquarium shop	2
Archaeologist	1
Architect - draftsperson	1

Occupation	TPD rating
Architect - site inspections	1
Architect (qualified) - office only	1
Armed forces	Declined
Art dealer - other	Declined
Art dealer - shop/ gallery	1.5
Artist/ cartoonist - commercial employed	1
Artist/ cartoonist - freelance	Declined
Asbestos industry	Declined
Asphalt layer	Declined
Assessor	1.5
Astrologer	Declined
Astronomer	1
Auctioneer - livestock	1.5
Auctioneer - other	1
Audiologist	1
Audiometrist	1
Auditor	1
Author	Declined
Auto electrician	1.5
Avon/ nutrimetics/ tupperware sales - full time, 2 years minimum	1.5
Avon/ nutrimetics/ tupperware sales - other	2
Awning/ blind - installer, above 10 metres	Declined
Awning/ blind - installer, to 10 metres	2
Awning/ blind - manufacturer	2
Awning/ blind - sales/ quotes	1.5
Backhoe operator	2
Bacteriologist	1
Baggage handler	2
Bailiff	1
Bakery - baker (qualified)	1.5
Bakery - deliveries	2
Bakery - shop only	1.5
Bakery - supervisor	1.5
Banana farmer	Declined
Banks - armoured car	Declined
Banks - clerk	1
Banks - manager	1
Banks - security	Declined
Banks - teller	1
Barber	1.5
Barman/ barmaid	Declined
Barrister	1
Bartender	Declined
Battery fitter	2
Beach patrol	Declined
Beautician - not from home	1.5
Beautician - working from home	Declined
Beekeeper	1.5
Bicycle - repairs/ sales	1.5
Biochemist	1
Biologist - marine	Refer
Biologist - not marine	1
Blacksmith	2
Blasters - surface	Declined
Blasters - underground	Declined

Occupation	TPD rating
Boarding house proprietor	Declined
Boat builder (qualified)	2
Bobcat owner/ operator	2
Boilermaker	2
Bomb disposal	Declined
Bookbinder	1.5
Bookkeeper	1
Bookmaker	Declined
Bootmaker/ cobbler	1.5
Botanist	1
Bouncer	Declined
Boxer	Declined
Bread vendor	2
Brick layer	2
Brick paver	Declined
Bridge builder	Declined
Broker - insurance/ finance	1
Broker - stock (qualified)	1
Builder - labourer	Declined
Builder - licensed	1.5
Builder - supervisor	1.5
Builders' supply yard/ shop	2
Bulldozer - employee	Declined
Bulldozer - owner/ operator	2
Bus/ coach driver - beyond 500 km	Declined
Bus/ coach driver - up to 500 km from depot	2
Business consultant	1
Butcher - retail	2
Butcher - slaughtering	Declined
Butler	1.5
Cabinetmaker	1.5
Cablemaker	2
Cafe/ coffee shop - employee	2
Cafe/ coffee shop - owner	1.5
Cake decorator	1.5
Camera person - aerial	Declined
Camera person - freelance	Declined
Camera person - location	2
Camera person - studio only	1
Cane farmer	2
Cane harvester	Declined
Car assembly worker	Declined
Car detailer	2
Car salesman	1.5
Caravan park operator/ employee	Declined
Caravan salesperson	1.5
Caretaker	2
Carpenter	1.5
Carpet cleaner	2
Carpet layer/ floor coverer	Declined
Cartage contractor	Declined
Cartographer	1
Cashier - casino	1.5
Cashier - financial institution	1
Cashier - supermarket	1.5

Occupation	TPD rating
Casino - cashier	1.5
Casino - croupier	Declined
Casino - waiter	2
Caterer	2
Cattery/ boarding kennel	2
Cellarman	Declined
Cemetery - crematorium work	Declined
Cemetery - embalmer	2
Chandler - administration only	1
Chandler - sales	1.5
Chauffeur	2
Chef (not qualified)	2
Chef (qualified)	1.5
Chemical engineer	1
Chemist/ pharmacist	1
Childcare worker (not qualified)	Declined
Childcare worker (qualified) - at home	Declined
Childcare worker (qualified) - not at home	1.5
Chimney sweep	Declined
Chiroprapist	1
Chiropractor	1
Circus employee	Declined
Civil engineer	1
Claims/ loss assessor	1.5
Cleaner - brick	Declined
Cleaner - carpet	2
Cleaner - factory, store	Declined
Cleaner - office/ home	2
Cleaner - window above 10 m	Declined
Cleaner - window to 10 metres	2
Clergy	2
Clerk - admin only	1
Clothing industry - designer, employed	1.5
Clothing industry - designer, freelance	Declined
Clothing industry - machinist	Declined
Clothing industry - model	Declined
Clothing industry - pattern maker	2
Clothing industry - salesperson	1.5
Clothing industry - tailor/ dressmaker (not qualified) not at home	2
Clothing industry - tailor/ dressmaker (qualified) not at home	2
Clothing industry - tailor/ dressmaker at home	Declined
Coach (sports)	Declined
Coast guard	Declined
Coffee shop - employee	2
Coffee shop - proprietor	1.5
Commercial artist - employee	1
Commercial artist - self employed	Declined
Commercial traveller	2
Commodity broker	1
Composer	Declined
Compositor	1.5
Computer - analyst/ programmer/ consultant (not qualified)	1
Computer - analyst/ programmer/ consultant (qualified)	1
Computer - keyboard/ administration/ data entry	1
Computer - maintenance	1.5

Occupation	TPD rating
Computer - operator	1
Computer - sales	1.5
Computer - technician	1.5
Concreter	Declined
Copywriter	1
Coroner	1
Courier - bicycle	Declined
Courier - car	2
Courier - motorcycle	Declined
Courier - truck, beyond 500 km	Declined
Courier - truck, up to 500 km from depot	2
Court reporter	1
Crane driver	Declined
Crop duster	Declined
Croupier	Declined
Curator - art gallery, museum, library	1
Curator - groundsman	2
Curtain installer	2
Customs - agent (clerical)	1
Customs - officer	2
Dance instructor - established 2 years	2
Dancer	Declined
Data entry operator	1
Debt collector	Declined
Decorator (interior)	1.5
Deep sea fisherman - vessel over 40 metres	Declined
Deep sea fisherman - vessel under 40 metres	Declined
Delicatessen - employee	2
Delicatessen - manager/ proprietor	1.5
Demolition worker	Declined
Dental nurse	1
Dental prosthetist	1
Dental surgeon	1
Dental technician/ lab	1
Dentist	1
Department store - clerical	1
Department store - deliveries	Declined
Department store - sales	1.5
Department store - storeperson	Refer
Dermatologist	1
Diamond cutter/ polisher	1.5
Diemaker	2
Diesel mechanic	Declined
Dietitian	1
Director of nursing/ matron	1
Disc jockey	Declined
Diver, professional	Declined
Dockworker	Declined
Doctor	1
Dog breeder	Declined
Dogman	Declined
Domestic duties	1.5
Draftsperson/ draughtsperson	1
Drainage contractor	Declined
Draper	1.5

Occupation	TPD rating
Dredger	Declined
Driller - explosives	Declined
Driller - other	Declined
Driver - ambulance	2
Driver - armoured car	Declined
Driver - bike/ motor bike courier	Declined
Driver - bus/ coach, beyond 500 km	Declined
Driver - bus/ coach, up to 500 km from depot	2
Driver - car courier	Declined
Driver - cement truck	Declined
Driver - chauffeur	2
Driver - crane	Declined
Driver - driving instructor	2
Driver - earthmoving	Declined
Driver - forklift	Refer
Driver - garbage	Declined
Driver - hire car	2
Driver - petrol/ dangerous goods	Declined
Driver - removalist	Declined
Driver - taxi	Declined
Driver - tow truck	Declined
Driver - truck, beyond 500 km	Declined
Driver - truck, up to 500 km from depot	2
Driver - van/ truck courier, beyond 500 km	Declined
Driver - van/ truck courier, up to 500 km from depot	2
Driver	Declined
Dry cleaner	2
Economist	1
Editor - film	1
Editor - newspaper	1
Electric gate/ garage door installer	2
Electrical industry - electrician	2
Electrical industry - linesman above 10 metres	Declined
Electrical industry - linesman below 10 metre	2
Electrical industry - meter reader	Declined
Electrical industry - power station skilled worker	1.5
Electronics technician	1.5
Electroplater	2
Elevator mechanic	Declined
Embalmer	2
Employment/ recruitment agent	1
Engineer - manual	2
Engineer - supervisor	1.5
Engineer (degree qualified) - admin only	1
Engraver	1.5
Enrolled nurse/ aide	2
Entertainment industry	Declined
Explosives worker - above ground	Declined
Explosives worker - faceworker or below ground	Declined
Exporter/ importer	1
Exterminator/ fumigator	2
Factory worker	Refer
Faith healer	Declined
Farrier	2
Fast food/ takeaway - employee	2

Occupation	TPD rating
Fast food/ takeaway - employer	2
Fencing contractor - domestic	2
Fencing contractor - rural	Declined
Fibreglass moulder	2
Film/ television/ radio - actor	Declined
Film/ television/ radio - administrative staff	1
Film/ television/ radio - agent/ distributor	1
Film/ television/ radio - announcer	Declined
Film/ television/ radio - director	1
Film/ television/ radio - editor	1
Film/ television/ radio - engineer	1.5
Film/ television/ radio - makeup artist	1.5
Film/ television/ radio - projectionist	1.5
Film/ television/ radio - script writer	1.5
Film/ television/ radio - sound recordist	1.5
Film/ television/ radio - stage manager	2
Film/ television/ radio - stuntmen	Declined
Film/ television/ radio - technician	1.5
Film/ television/ radio - wardrobe	1.5
Financial adviser	1
Firefighter	Declined
Fisherman - daily returns to land	Declined
Fisherman - deep sea, vessel over 40 metres	Declined
Fisherman - deep sea, vessel under 40 metres	Declined
Fitness centre - instructor	Declined
Fitness centre - owner/ operator	1.5
Fitter and turner	2
Flight attendant	Declined
Floor coverer/ layer	Declined
Floor sander/ surfacer	Declined
Floor tiler (qualified)	2
Florist - deliveries	2
Florist - sales	1.5
Food technologist	1.5
Forest ranger/ worker	Declined
Forklift driver	Refer
Foundry worker	Declined
French polisher	1.5
Fumigator	2
Funeral parlour - director/ undertaker	1
Funeral parlour - driver	2
Funeral parlour - embalmer	2
Funeral parlour - other	Declined
Funeral parlour - pallbearer	2
Furniture removalist	Declined
Furniture retailer - deliveries	Declined
Furniture retailer - sales	1.5
Furrier	1.5
Garage door installer	2
Garage/ service station - cashier/ shop attendant	1.5
Garage/ service station - driveway attendant	1.5
Garage/ service station - mechanic	2
Garage/ service station - proprietor/ manager	1.5
Garage/ service station - pump attendant	2
Garbage collector	Declined

Occupation	TPD rating
Gardener - not landscape	2
Gas fitter	2
Gas meter reader	2
Gem cutter/polisher	1.5
Geologist (no explosives) - full time exploration	1.5
Geologist (no explosives) - occasional field work	1.5
Geologist (no explosives) - office only	1
Glass industry - blower/ furnaceman	Declined
Glass industry - glazier	2
Glass industry - glazier (auto)	2
Glass industry - supervisor	1.5
Goldsmith/ silversmith	2
Golf professional - shop/ tuition only	2
Golf professional - touring	Declined
Graphic artist - employed	1
Grazier (no produce)	2
Greengrocer	2
Greenkeeper/ groundsman	2
Grocer	2
Guard - armed	Declined
Guard - unarmed	Declined
Guest house proprietor	Declined
Gunsmith	2
Gymnasium - employee	Declined
Gymnasium - instructor	Declined
Gymnasium - owner/manager (office)	1.5
Gynaecologist	1
Gyprock fixer	2
Haberdasher	1.5
Hairdresser/ barber	1.5
Handyman	2
Harbour pilot	2
Harbourmaster	2
Harvester	Declined
Headmaster/ principal	1
Health inspector	1
Herbalist (not qualified)	Declined
Herbalist (qualified)	1
Homeopath (not qualified)	Declined
Homeopath (qualified)	1
Horse racing - breaker	Declined
Horse racing - breeder	2
Horse racing - jockey (flat racing)	Declined
Horse racing - jockey (jumps)	Declined
Horse racing - riding instructor	2
Horse racing - strapper	Declined
Horse racing - trainer	2
Horse racing - trotting driver	Declined
Horticulturist	2
Hospital porter	2
Hospitality - bar staff	Declined
Hospitality - bouncer/ doorman	Declined
Hospitality - chef/ cook (not qualified, or qualified pastry cook)	2
Hospitality - chef/ cook (qualified, not pastry cook)	1.5
Hospitality - hotel administration	1

Occupation	TPD rating
Hospitality - housekeeper/ cleaner	2
Hospitality - pastry cook (not qualified)	2
Hospitality - porter	2
Hospitality - waiter	2
Hotel industry - bar staff	Declined
Hotel industry - bottleshop sales	2
Hotel industry - bouncer/ doorman	Declined
Hotel industry - chef (not qualified)	2
Hotel industry - chef (qualified)	1.5
Hotel industry - housekeeper/ cleaner	2
Hotel industry - manager/ owner, admin	1
Hotel industry - reception/ clerical	1
Hotel industry - waiter	2
Housekeeper	Declined
Housewife/ homemaker	1.5
Human resources	1
Hypnotherapist (qualified)	1
Importer/ exporter - clerical	1
Indoor cricket proprietor	2
Insulation installer	2
Insurance - agent/ broker	1
Insurance - assessor	1.5
Insurance - inspector	1.5
Insurance - investigator	1.5
Insurance - loss adjuster	1
Insurance - office/ clerical	1
Insurance - underwriter	1
Interior decorator - design/ consulting only	1
Interior decorator - other	1.5
Interpreter - full time	1
Investment advisor	1
Iridologist (not qualified)	Declined
Iridologist (qualified)	1
Ironing contractor	Declined
Janitor	2
Jewellery - cutter/ polisher/ setter/ engraver	1.5
Jewellery - retail shopkeeper	1.5
Joiner	1.5
Journalist - reporter, employed, no on air, no overseas	1
Journalist - reporter, employed, on air	Declined
Journalist - reporter, employed, overseas	Declined
Journalist - reporter, freelance	Declined
Judge	1
Juice vendor	2
Kennel operator	2
Keyboard operator	1
Kindergarten teacher	1.5
Laboratory - assistant	1.5
Laboratory - technician	1.5
Labourer	Declined
Landscape gardener - employee	Declined
Landscape gardener - owner	2
Lapidary	1.5
Lathe operator (not qualified)	Declined
Lathe operator (qualified)	2

Occupation	TPD rating
Laundromat/ laundry - employee	Declined
Laundromat/ laundry - owner	2
Lawn mower - contractor	Declined
Lawn mower - repairs	2
Lawn mower - retail sales	1.5
Lawyer	1
Lecturer - other	1
Lecturer (degree qualified)	1
Librarian	1
Lifesaver	Declined
Lift mechanic/ installer	Declined
Linesman - over 10 metres	Declined
Linesman - under 10 metres	2
Linoleum layer	Declined
Livestock buyer/ dealer/ auctioneer	1.5
Locksmith	2
Machinist - clothing	Declined
Machinist - metal/ wood	2
Machinist - sailmaking	2
Machinist - supervisor, no manual	1.5
Magistrate	1
Maid - full time	2
Management consultant - other	1
Management consultant (MBA or similar qualification)	1
Manager - administration	1
Manicurist- not from home	1.5
Map maker/cartographer	1
Marina owner	2
Marine biologist	Refer
Marine industry - dockworker	Declined
Marine industry - harbour pilot	2
Marine industry - officers/ crew container	Declined
Marine industry - salvage vessel	Declined
Marine industry - shipyard worker	Declined
Marine industry - shore personnel, admin	1
Marine industry - shore personnel, other	2
Marine industry - surveyor/ engineer (not aboard submarine)	2
Market gardener	2
Marketing/ sales manager	1
Mason	2
Masseur - other	Declined
Masseur (fully qualified) - not at home	2
Mechanic	2
Merchant banker	1
Merchant seaman	Declined
Metal industry - annealer	2
Metal industry - electroplater	2
Metal industry - fitter and turner (qualified)	2
Metal industry - ironmonger	Declined
Metal industry - office only	1
Metal industry - scrap dealer	Declined
Metal industry - sheet metal worker	2
Metal industry - supervisor, no manual	1.5
Metallurgist - office	1
Metallurgist - other	1.5

Occupation	TPD rating
Meteorologist	1
Meter reader	2
Midwife (registered)	1.5
Milk bar - employee	2
Milk bar - employer	2
Milkman	2
Mining industry - admin/ clerical	1
Mining industry - asbestos	Declined
Mining industry - hard rock, underground/ faceworker	Declined
Mining industry - soft rock, underground/ faceworker	Declined
Mining industry - surface, explosives	Declined
Mining industry - surface, no explosives	2
Mining industry - underground explosives	Declined
Mining industry - underground mechanic, electrician	Declined
Minister of religion	2
Model	Declined
Motor vehicle - assembly line worker	Declined
Motor vehicle - car sales, new	1.5
Motor vehicle - car sales, used	1.5
Motor vehicle - detailer	2
Motor vehicle - mechanic	2
Motor vehicle - panel beater	2
Motor vehicle - spare parts retailer	2
Motor vehicle - spray painter	2
Motor vehicle - wrecker	Declined
Music teacher - full time in school	1
Music teacher - working from home	Declined
Musician	Declined
Naturopath - other	2
Naturopath - registered	1
Navy personnel	Declined
Newsagent - deliveries	2
Newsagent - shop sales only	1.5
Newsreader	Declined
Nurse - aide/ enrolled	2
Nurse - dental	1
Nurse - director of nursing	1
Nurse - general registered	1.5
Nurse - psychiatric registered	2
Obstetrician	1
Occupational therapist	1
Office worker	1
Oil and gas - admin only	1
Oil and gas - offshore worker/ rig	Declined
Oil and gas - pipeline onshore	Declined
Oil and gas - refinery worker	Declined
Oil and gas - tanker driver	Declined
Ophthalmologist	1
Optical technician	1
Optician	1
Optometrist	1
Orchardist	2
Orderly/ wardsman	2
Orthodontist	1
Orthopaedic surgeon	1

Occupation	TPD rating
Osteopath	1
Packer/ storeman	Refer
Paediatrician	1
Painter - maximum height 10 metres	2
Painter - over 10 metres	Declined
Panel beater	2
Park keeper	Declined
Park ranger	Declined
Parking station attendant	1.5
Pastry cook (not qualified)	2
Pastry cook (qualified)	2
Pathologist	1
Paver	Declined
Pawnbroker	Declined
Personnel consultant	1
Pest controller	2
Petrol tanker driver	Declined
Pharmacist	1
Photoengraver	2
Photographer - aerial	Declined
Photographer - employed, in Australia only	2
Photographer - freelance, in Australia only	Declined
Photographer - freelance, overseas	Declined
Photographer - studio/ weddings only	1
Physician	1
Physicist	1
Physiotherapist	1
Piano tuner	1.5
Picture framer	1.5
Pilot - harbour	2
Pilot - private aviation	Refer
Plasterer	2
Plumber - drainer	2
Plumber - general/ gasfitter	2
Plumber - roof plumber	1.5
Podiatrist	1
Police - diver	Declined
Police - general duties	Declined
Police - other	Declined
Porter	2
Post office agent/ employee	1.5
Postal sorter	Declined
Postman	Declined
Pottery/ ceramics - employee	Declined
Pottery/ ceramics - potter (not from home)	2
Pottery/ ceramics - working at home	Declined
Poultry farmer	2
Preschool - assistant	2
Preschool - teacher	1.5
Printer - admin/ clerical	1
Printer - bookbinder/ compositor	1.5
Printer - computer operator	1
Printer - editor	1
Printer - lithographer/ linotype	2
Printer - printer	2

Occupation	TPD rating
Printer - proof reader	1
Printer - publisher	1
Prison officer	Declined
Private detective	Declined
Process server/ worker	Refer
Produce merchant	2
Professional sportsperson	Declined
Professor	1
Projectionist	1.5
Proof reader	1
Property consultant	1
Property developer	Declined
Property investor	Declined
Psychiatrist	1
Psychologist	1
Public relations	1
Publisher	1
Purchasing officer	1.5
Quantity surveyor	1
Quarry worker - blasting	Declined
Quarry worker - no blasting	Declined
Radio/ television/ cinema - actor	Declined
Radio/ television/ cinema - admin/ office only	1
Radio/ television/ cinema - agent	1
Radio/ television/ cinema - announcer	Declined
Radio/ television/ cinema - cameraman, outside	Refer
Radio/ television/ cinema - cameraman, studio	1.5
Radio/ television/ cinema - choreographer	Declined
Radio/ television/ cinema - dancer	Declined
Radio/ television/ cinema - director	1
Radio/ television/ cinema - distributor	1
Radio/ television/ cinema - editor	1
Radio/ television/ cinema - engineer	1.5
Radio/ television/ cinema - journalist/ reporter	Refer
Radio/ television/ cinema - musician	Declined
Radio/ television/ cinema - newsreader	Declined
Radio/ television/ cinema - producer	1
Radio/ television/ cinema - projectionist	1.5
Radio/ television/ cinema - repairperson/ technician	1.5
Radio/ television/ cinema - scriptwriter	Declined
Radio/ television/ cinema - stuntman	Declined
Radio/ television/ cinema - technician	1.5
Radio/ television/ cinema - usher (full time)	2
Radiographer	1
Radiologist	1
Radiotherapist	1
Railway worker	Declined
Real estate agent	1
Receptionist	1
Reflexologist (qualified)	1
Refrigerator mechanic	2
Rehabilitation consultant	1
Removalist	Declined
Repairman - heavy equipment	2
Repairman - light (appliances only)	1.5

Occupation	TPD rating
Restaurant - bar staff (full time)	Declined
Restaurant - chef/ cook (not qualified)	2
Restaurant - chef/ cook (qualified)	1.5
Restaurant - kitchen hand	Declined
Restaurant - maitre'd	1.5
Restaurant - manager/ proprietor	1
Restaurant - waiter	2
Riding instructor	2
Rigger	Declined
Roofer	Declined
Saddlemaker	2
Sailmaker	2
Sales & marketing manager	1
Sales representative - advertising	1
Sales representative - house/land	1
Sales representative - insurance	1
Sales representative - machinery heavy	2
Sales representative - machinery light	1.5
Sales representative - motor spare parts (deliveries)	1.5
Sales representative - motor spare parts (no deliveries)	1
Sales representative - stock and station	2
Salvage vessel	Declined
Sandblaster	Declined
Sawmill - employee	Declined
Sawmill - manager/ supervisor	2
Sawyer	Declined
Scaffolder	Declined
School - classroom teacher	1
School - music teacher, full time at home	Declined
School - music teacher, full time at school	1
School - physical education teacher	1.5
School - pre-school teacher	1.5
School - principal	1
School - trades/ technical teacher	1.5
Scientist	1
Scrap metal dealer	Declined
Sculptor	Declined
Seaman - crew	Declined
Seaman - officer	Declined
Search and rescue	Declined
Secretary	1
Security guard - armed	Declined
Security guard - bouncer/ doorman	Declined
Security guard - unarmed	Refer
Service station - cashier/ shop attendant	1.5
Service station - mechanic	2
Service station - proprietor	1.5
Service station - pump attendant	2
Serviceman (armed forces)	Declined
Sewing machine mechanic	1.5
Shearer	Declined
Sheetmetal worker	2
Shipping - harbour pilot	2
Shipping - salvage vessel	Declined
Shipping - seagoing personnel	Declined

Occupation	TPD rating
Shipping - shore personnel, admin	1
Shipping - shore personnel, other	2
Shipwright	2
Shoemaker	1.5
Shop - adult	Declined
Shop - antique deliveries	2
Shop - antique restorations	2
Shop - antique sales only	1
Shop - aquarium	2
Shop - artist supplies	1.5
Shop - baker (qualified)	1.5
Shop - bakery shop attendant	1.5
Shop - bedding	1.5
Shop - bicycle	1.5
Shop - boating equipment	1.5
Shop - books/ stationery	1.5
Shop - bootmaker/ cobbler	1.5
Shop - bottleshop	2
Shop - brassware	2
Shop - bread/ cakes/ patisserie	1.5
Shop - butcher	2
Shop - cafe employee	2
Shop - cafe manager/ proprietor	1.5
Shop - cards	1.5
Shop - carpet/ floor covering	2
Shop - china/ glassware	1.5
Shop - clothing	1.5
Shop - computer supplies	1.5
Shop - confectionery	1.5
Shop - convenience store	1.5
Shop - curtain, sales only	1.5
Shop - delicatessen employee	2
Shop - delicatessen employer	1.5
Shop - disposal store	2
Shop - dry cleaner	2
Shop - duty free	1.5
Shop - electrical goods	1.5
Shop - fast food shop employee	2
Shop - fast food shop proprietor	2
Shop - fishmonger	2
Shop - florist, deliveries	2
Shop - florist, sales only	1.5
Shop - footwear	1.5
Shop - fruiterer	2
Shop - furniture deliveries	2
Shop - furniture sales only	1.5
Shop - general store	2
Shop - gift shop	1.5
Shop - glazier	2
Shop - greengrocer	2
Shop - grocer	2
Shop - gunsmith	2
Shop - haberdasher	1.5
Shop - hardware, sales	1.5
Shop - hardware, yard work	2

Occupation	TPD rating
Shop - health food	1.5
Shop - ice cream parlour	1.5
Shop - jeweller, maker/ setter	1.5
Shop - jeweller, retailer	1
Shop - lawnmower repairs	2
Shop - lawnmower sales only	1.5
Shop - light fittings	1.5
Shop - locksmith	2
Shop - milk bar employee	2
Shop - milk bar employer	2
Shop - motor vehicle parts	2
Shop - musical instruments	1.5
Shop - newsagency, deliveries	2
Shop - newsagency, shop only	1.5
Shop - nursery, manager/ employer/ horticulturist or light duties	2
Shop - nursery, other	2
Shop - nursery, sales only	1.5
Shop - office equipment repairs	2
Shop - office equipment sales only	1.5
Shop - paint/ wallpaper	2
Shop - pawnbroker	Declined
Shop - pet shop	1.5
Shop - photocopying repairs	2
Shop - photocopying sales only	1.5
Shop - photographic repairs	1.5
Shop - photographic sales only	2
Shop - record	1.5
Shop - second-hand goods	2
Shop - shoe shop	1.5
Shop - sporting goods	1.5
Shop - stationery	1.5
Shop - supermarket cashier	1.5
Shop - supermarket deliveries	2
Shop - supermarket manager	1
Shop - supermarket storeman/ packer	Refer
Shop - swimming pool supplies	2
Shop - takeaway employee	2
Shop - takeaway employer	2
Shop - tobacconist	1.5
Shop - toy shop	1.5
Shop - video shop	1.5
Shopfitter	1.5
Shower screen installer	2
Sign erector/ sign writer - over 10 metres	Declined
Sign erector/ sign writer - up to 10 metres	2
Silversmith/ goldsmith	2
Singer	Declined
Skylight fitter	2
Slaughterman	Declined
Social worker - other	2
Social worker (degree qualified)	1
Soft drink - deliveries	2
Soft drink - owner/ proprietor	1.5
Soft drink - supervisor	2
Soft drink manufacturer - employee	2

Occupation	TPD rating
Solder maker	2
Solicitor	1
Special air services	Declined
Speech pathologist (degree qualified)	1
Speech pathologist (not qualified)	1
Sportsperson	Declined
Spray painter - up to 10 metres	2
Squash court owner	1.5
Station hand	Declined
Statistician (qualified)	1
Steel erector/ fixer	Declined
Steeplejack	Declined
Stenographer	1
Stevedore	Declined
Steward/ stewardess	Declined
Stock and station agent	1.5
Stockbroker (degree qualified)	1
Stockman	Declined
Stonemason	2
Storeman/ packer	Refer
Strapper	Declined
Street cleaner	Declined
Student	Declined
Stuntman	Declined
Submariner - deep sea oceanography	Declined
Submariner - military	Declined
Sugar refinery worker	Declined
Supermarket - cashier	1.5
Supermarket - deliveries	2
Supermarket - manager	1
Supermarket - packer/ storeman	Refer
Supervisor (most industries) - no manual	1.5
Surgeon	1
Surgical appliance maker	1.5
Surveyor - explosives	Declined
Surveyor - marine (not aboard submarine)	2
Surveyor - mine or remote areas	Declined
Surveyor - quantity	1
Surveyor (qualified) - other, field	1
Surveyor (qualified) - other, office only	1
Swimming pool - attendant	2
Swimming pool - builder	2
Swimming pool - instructor full time	2
Swimming pool - swimming coach	Declined
Swimming pool - swimming pool manager	1
Systems analyst - other	1
Systems analyst (degree qualified)	1
Tab agent	1
Tailor/ dressmaker (not qualified) - not working from home	2
Tailor/ dressmaker (qualified) - based at home	Declined
Tailor/ dressmaker (qualified) - not working from home	2
Take away food - employee	Declined
Take away food - employer	2
Tanker driver (non-hazardous/flammable cargo) - local	2
Tanker driver (non-hazardous/flammable cargo) - long distance	Declined

Occupation	TPD rating
Tanner	2
Tax consultant - other	1
Tax consultant (degree qualified)	1
Taxi driver - employer	Declined
Taxi driver - owner/driver	2
Taxidermist	2
Teachers' aides - pre-school	2
Teachers' aides - school	1
Telephone technician - no underground/heights	2
Telephone technician - underground/to max 10 m	2
Telephonist	1
Teller	1
Tennis coach	Declined
Test pilot	Declined
Textile workers - non skilled	Declined
Textile workers - skilled	2
Textile workers - supervisor	1.5
Tiler - floor/wall	2
Tiler - roof	Declined
Timber industry - contractor	Declined
Timber industry - hauler	Declined
Timber industry - timber merchant, admin	2
Timber industry - timber merchant, manual	2
Timber industry - tree feller	Declined
Timber industry - tree surgeon	Declined
Tool maker	2
Tow truck driver	Declined
Town planner - other	1
Town planner (degree qualified)	1
Track worker	Declined
Train driver	Declined
Tram conductor	Declined
Travel agent	1
Travelling salesman	1.5
Tree surgeon	Declined
Treefeller	Declined
Trench digger	Declined
Trotting driver	Declined
Truck/ van driver - beyond 500 km	Declined
Truck/ van driver - up to 500 km from depot	2
Turner	2
Typesetter	1.5
Typewriter mechanic	2
Typist	1
Tyre and battery - manufacture, repairs, fitting	2
Tyre and battery - sales only	1.5
Underwriter	1
University/ college staff - lecturer (qualified)	1
University/ college staff - office/ admin	1
University/ college staff - professor	1
Unskilled manual worker	Declined
Upholsterer	2
Urologist	1
Usher, full time	2
Valuer	1

Occupation	TPD rating
Veterinarian - large animals	1
Veterinarian - small animals	1
Vicar	2
Vigneron/ wine grower - manual	2
Vigneron/ wine grower - non manual	1.5
Waiter	2
Wallpaper hanger	2
Wardsman	2
Warehouse worker - forklift operator	Refer
Warehouse worker - manual worker (storeman/ packer)	Refer
Warehouse worker - supervisor, no manual	2
Washing machine mechanic	2
Watchmaker	1.5
Waterside worker	Declined
Weaver - not at home	2
Welder	2
Welfare officer (not qualified)	1.5
Welfare officer (qualified)	1
Wharf labourer	Declined
Window cleaner - above 10 metres	Declined
Window cleaner - maximum 10 metres	2
Window dresser	1.5
Window tinter	2
Windscreen fitter/ glazier	2
Wine/ spirit merchant	2
Wiremaker	2
Wool buyer	1.5
Wool classer	1.5
Wrecker - foreman	2
Wrecker - other	Declined
X-ray technician	1
Zookeeper/ attendant	2