

# Rhythm Super Premium Rates

20 October 2023

## Factors affecting your insurance premium

There are a number of factors which affect the calculation of your insurance premium including:

- your age and gender
- your occupation and leisure activities
- your health and medical history
- whether or not you smoke
- the type and amount of cover you choose.

### Important notice

This information sheet has been prepared and issued by IOOF Investment Management Limited (IIML, Trustee) (ABN 53 006 695 021) AFS Licence No. 230524. IIML is a part of the Insignia Financial group of companies, comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group).

Rhythm Super is issued by IIML as Trustee of the AvWrap Retirement Service (the Fund) ABN 82 004 832 237. Administration and custodial services are provided by HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239122) (HUB24, Administrator)

You should consider the **Rhythm Super Product Disclosure Statement** and the **Rhythm Super Insurance Guide** before making a decision based on this information. These are available at [ioof.com.au/forms](https://ioof.com.au/forms) under the heading 'Rhythm' or by calling the Administrator on 1300 319 363.

## Occupation

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

Occupational Classification	Description	Adjustment Factor				
		Death	Death and TPD	Income Protection		
				2 Year	5 Year	To age 65
Category 1 – Professional	White collar professionals performing no manual duties (eg 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 ten or more years in that role) with incomes in excess of \$80,000 pa without tertiary qualifications may also be included.	0.90	0.75	0.85	0.90	0.90
Category 2 – White Collar	Clerical, administration and managerial occupations involving office and travel duties. No manual work (eg administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (such as osteopath, jeweller).	1.00	1.00	1.00	1.00	1.00
Category 3 – Light Blue Collar	Certain qualified tradespeople (eg electrician) who engage in light manual work only. Includes business owners in non-hazardous industries involved in light manual work (eg 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 (eg field surveyor).	1.00	1.10	1.30	1.50	1.50
Category 4 – Medium Blue Collar	Skilled workers in non-hazardous industries wholly involved in manual duties (eg air conditioning technician, farmer/grazier, plasterer or mechanic).	1.15	1.50	2.10	2.25	2.25
Category 5 – Heavy Blue Collar	Heavy manual workers (unskilled) in non-hazardous industries performing higher risk occupations (eg warehouse worker, labourer, bricklayer or house removalist).	1.30	2.00	2.50	3.00	N/A
Category 6 – Hazardous	Includes unskilled workers, those involved in hazardous or very heavy manual work (eg. professional divers, fishermen, labourers, truck drivers,)	2.50	N/A	N/A	N/A	N/A

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.

## Occupations requiring special consideration

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 Total & Permanent Disablement (TPD) cover.

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, 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 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	9
New South Wales	5
ACT	0
Victoria	10
Tasmania	10
Northern Territory	10
South Australia	11
Western Australia	10

\* Current as at 1 July 2023.

## Example of calculating insurance cost

### Death and TPD, and Income Protection cover

Beth is a member of the Fund with the Sum insured of \$800,000 (the amount of cover selected at the time of application and accepted by the insurer) for Death and TPD cover.

She has also been approved for a \$3,500 monthly (\$42,000 p.a.) Income Protection benefit with a 2 year Benefit Period and a 90 day Waiting Period.

Beth works as a Medical Practitioner which is classified as a 'Professional' according to the occupational classifications. She is currently age 42 (age next birthday 43), is a non-smoker and resides in Victoria.

	Death and TPD	Income Protection (2 year Benefit Period and 90 day Wait Period)
Sum insured	\$800,000	\$42,000 (per annum)
Annual insurance rate (from rates tables below)	1.43	5.10
Occupation Rating Factor	0.75	0.85
Stamp duty	N/A	1.10
Annual insurance cost	$\$800,000/\$1,000 \times 1.43 \times 0.75 = \$858.00$	$\$42,000/\$1,000 \times 5.10 \times 0.85 \times 1.10 = \$200.28$
Monthly insurance cost	$\$858/12 = \$71.50$	$\$200.28/12 = \$16.69$

The cost of Beth's Death and TPD cover will be \$858.00 annually. The cost of Beth's cover will be recalculated in accordance with the below table each 1 July.

## Premium rates effective 20 October 2023

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

The premium rates in this table:

- include a 9.35% Administration Fee (inclusive of GST)
- 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 on page 2 of this document).

Age Next Birthday (ANB)	Death Only				Death & TPD			
	Male non-smoker	Male smoker	Female non-smoker	Female smoker	Male non-smoker	Male smoker	Female non-smoker	Female smoker
16	0.80	0.84	0.43	0.45	0.81	0.85	0.44	0.46
17	0.89	0.93	0.48	0.50	0.90	0.94	0.49	0.51
18	1.05	1.16	0.53	0.58	1.06	1.17	0.54	0.59
19	1.18	1.35	0.56	0.65	1.19	1.36	0.57	0.66
20	1.17	1.40	0.56	0.67	1.18	1.41	0.57	0.68
21	1.09	1.36	0.52	0.65	1.10	1.37	0.53	0.66
22	1.01	1.36	0.49	0.66	1.02	1.37	0.50	0.67
23	0.92	1.33	0.44	0.64	0.94	1.36	0.45	0.65
24	0.84	1.30	0.41	0.63	0.87	1.35	0.42	0.64
25	0.77	1.27	0.37	0.61	0.81	1.33	0.38	0.62
26	0.69	1.22	0.33	0.58	0.73	1.30	0.34	0.60
27	0.64	1.15	0.30	0.55	0.69	1.24	0.31	0.58
28	0.60	1.12	0.30	0.55	0.65	1.22	0.32	0.58
29	0.59	1.11	0.31	0.59	0.65	1.23	0.33	0.63
30	0.57	1.11	0.32	0.62	0.64	1.24	0.35	0.67
31	0.57	1.13	0.33	0.67	0.64	1.28	0.36	0.74
32	0.56	1.15	0.35	0.72	0.65	1.34	0.40	0.81
33	0.56	1.18	0.38	0.80	0.67	1.41	0.44	0.92
34	0.57	1.23	0.41	0.89	0.70	1.51	0.49	1.06
35	0.59	1.29	0.45	1.00	0.74	1.62	0.55	1.21
36	0.61	1.37	0.50	1.12	0.78	1.76	0.62	1.39
37	0.62	1.42	0.54	1.24	0.82	1.88	0.69	1.59
38	0.64	1.48	0.59	1.37	0.87	2.02	0.78	1.81

# Rhythm

Age Next Birthday (ANB)	Death Only				Death & TPD			
	Male non-smoker	Male smoker	Female non-smoker	Female smoker	Male non-smoker	Male smoker	Female non-smoker	Female smoker
39	0.68	1.59	0.65	1.52	0.96	2.23	0.89	2.07
40	0.73	1.73	0.71	1.69	1.05	2.50	1.00	2.38
41	0.78	1.86	0.78	1.87	1.16	2.76	1.13	2.72
42	0.84	2.04	0.85	2.05	1.28	3.12	1.28	3.09
43	0.91	2.23	0.92	2.24	1.43	3.51	1.43	3.49
44	1.00	2.46	0.96	2.37	1.62	3.98	1.55	3.82
45	1.10	2.73	1.01	2.50	1.83	4.54	1.69	4.18
46	1.21	3.02	1.05	2.62	2.07	5.18	1.82	4.54
47	1.31	3.27	1.09	2.73	2.31	5.77	1.97	4.91
48	1.43	3.55	1.16	2.88	2.60	6.45	2.17	5.39
49	1.57	3.87	1.25	3.09	2.93	7.23	2.43	6.01
50	1.71	4.20	1.35	3.33	3.28	8.07	2.74	6.74
51	1.89	4.62	1.48	3.63	3.73	9.13	3.12	7.66
52	2.08	5.02	1.62	3.91	4.23	10.19	3.56	8.57
53	2.31	5.46	1.75	4.15	4.81	11.39	4.00	9.49
54	2.54	5.91	1.88	4.37	5.44	12.67	4.48	10.42
55	2.80	6.41	2.00	4.57	6.16	14.11	4.98	11.39
56	3.09	6.95	2.12	4.78	6.99	15.72	5.53	12.45
57	3.49	7.62	2.37	5.16	8.03	17.51	6.28	13.69
58	3.98	8.39	2.63	5.54	9.29	19.59	7.09	14.94
59	4.55	9.27	2.90	5.92	10.79	21.99	7.95	16.23
60	5.22	10.28	3.20	6.31	12.57	24.76	8.93	17.59
61	5.93	11.27	3.50	6.65	19.42	28.84	17.57	24.26
62	6.70	12.43	3.83	7.10	23.13	34.38	20.93	28.93
63	7.54	13.67	4.23	7.67	27.80	41.35	25.14	34.78
64	8.46	14.96	4.74	8.38	33.68	50.15	30.45	42.14
65	9.48	16.35	5.33	9.20	41.15	61.33	37.18	51.50
66	13.30	22.23	9.96	14.16	61.28	91.08	55.41	76.88
67	15.16	25.34	11.36	16.14	74.79	110.83	67.91	94.17
68 <sup>1</sup>	17.28	28.89	12.95	18.40	N/A	N/A	N/A	N/A
69	19.70	32.93	14.76	20.97	N/A	N/A	N/A	N/A
70	22.46	37.54	16.83	23.91	N/A	N/A	N/A	N/A

# Rhythm

Age Next Birthday (ANB)	Death Only				Death & TPD			
	Male non-smoker	Male smoker	Female non-smoker	Female smoker	Male non-smoker	Male smoker	Female non-smoker	Female smoker
71	25.82	43.17	19.35	27.49	N/A	N/A	N/A	N/A
72	29.96	50.08	22.45	31.89	N/A	N/A	N/A	N/A
73	35.05	58.59	26.26	37.31	N/A	N/A	N/A	N/A
74	41.35	69.14	30.99	44.03	N/A	N/A	N/A	N/A
75 <sup>2</sup>	49.21	82.28	36.88	52.39	N/A	N/A	N/A	N/A

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

2. Death 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 9.35% Administration Fee (inclusive of GST)
- 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 on page 2 of this document).

Age Next Birthday (ANB)	2 Year Personal White Collar Rates											
	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male		Female		Male		Female		Male		Female	
	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk
16	3.81	4.57	5.10	6.11	3.04	3.67	4.08	4.89	1.51	1.81	1.60	1.92
17	3.85	4.63	5.15	6.17	3.08	3.70	4.12	4.94	1.52	1.84	1.61	1.94
18	3.91	4.70	5.22	6.25	3.14	3.76	4.17	5.01	1.55	1.85	1.64	1.96
19	3.97	4.78	5.28	6.34	3.19	3.82	4.22	5.08	1.56	1.87	1.65	1.99
20	4.04	4.85	5.34	6.41	3.24	3.89	4.27	5.14	1.57	1.90	1.68	2.01
21	4.11	4.93	5.42	6.51	3.29	3.95	4.34	5.20	1.60	1.92	1.70	2.04
22	4.02	4.83	5.49	6.59	3.22	3.86	4.39	5.27	1.50	1.80	1.72	2.06
23	3.95	4.74	5.57	6.68	3.17	3.78	4.45	5.34	1.41	1.70	1.75	2.09
24	3.89	4.66	5.64	6.76	3.12	3.73	4.50	5.41	1.33	1.60	1.76	2.11
25	3.83	4.60	5.72	6.85	3.07	3.68	4.57	5.49	1.27	1.51	1.78	2.15
26	3.80	4.56	5.80	6.96	3.03	3.64	4.64	5.57	1.21	1.45	1.81	2.17
27	3.82	4.59	5.95	7.14	3.06	3.67	4.76	5.72	1.17	1.41	1.92	2.30
28	3.89	4.66	6.17	7.40	3.09	3.73	4.93	5.92	1.16	1.40	2.01	2.41
29	3.97	4.76	6.45	7.72	3.18	3.81	5.15	6.19	1.16	1.40	2.09	2.52
30	4.10	4.92	6.75	8.11	3.28	3.94	5.41	6.49	1.16	1.40	2.17	2.60
31	4.25	5.10	7.13	8.55	3.41	4.08	5.71	6.84	1.18	1.42	2.25	2.70
32	4.44	5.32	7.54	9.05	3.55	4.26	6.05	7.24	1.23	1.47	2.33	2.79
33	4.65	5.58	8.01	9.62	3.72	4.46	6.40	7.69	1.27	1.52	2.41	2.90
34	4.89	5.87	8.52	10.22	3.91	4.70	6.81	8.18	1.33	1.58	2.52	3.03
35	5.17	6.20	9.08	10.90	4.14	4.95	7.25	8.71	1.40	1.68	2.66	3.19
36	5.46	6.56	9.67	11.60	4.38	5.24	7.73	9.28	1.48	1.77	2.82	3.37
37	5.80	6.95	10.32	12.38	4.64	5.57	8.25	9.91	1.57	1.90	2.99	3.61
38	6.15	7.38	11.00	13.20	4.92	5.90	8.79	10.56	1.71	2.04	3.23	3.87



# Rhythm

Age Next Birthday (ANB)	2 Year Personal White Collar Rates											
	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male		Female		Male		Female		Male		Female	
	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk
39	6.54	7.85	11.73	14.07	5.23	6.27	9.38	11.25	1.84	2.21	3.50	4.20
40	6.96	8.36	12.48	14.97	5.57	6.69	9.98	11.98	2.00	2.40	3.82	4.59
41	7.43	8.90	13.29	15.94	5.93	7.13	10.62	12.76	2.19	2.63	4.19	5.03
42	7.92	9.49	14.14	16.97	6.32	7.59	11.31	13.57	2.40	2.88	4.61	5.54
43	8.45	10.13	15.03	18.04	6.75	8.11	12.02	14.43	2.65	3.18	5.10	6.12
44	9.03	10.82	15.98	19.16	7.22	8.66	12.77	15.33	2.93	3.51	5.64	6.78
45	9.64	11.58	16.96	20.35	7.72	9.25	13.57	16.28	3.26	3.91	6.26	7.52
46	10.33	12.38	18.00	21.59	8.26	9.92	14.39	17.27	3.64	4.36	6.95	8.35
47	11.06	13.28	19.08	22.91	8.85	10.61	15.27	18.32	4.07	4.88	7.71	9.24
48	11.87	14.23	20.24	24.30	9.49	11.39	16.19	19.44	4.56	5.47	8.55	10.26
49	12.73	15.29	21.47	25.77	10.18	12.23	17.17	20.61	5.13	6.15	9.45	11.35
50	13.69	16.42	22.78	27.33	10.95	13.15	18.22	21.86	5.76	6.93	10.45	12.53
51	14.73	17.69	24.16	29.00	11.79	14.15	19.33	23.21	6.50	7.78	11.52	13.82
52	15.89	19.07	25.66	30.79	12.71	15.25	20.52	24.63	7.32	8.78	12.67	15.20
53	17.16	20.59	27.24	32.70	13.73	16.48	21.80	26.16	8.25	9.91	13.89	16.67
54	18.56	22.28	28.98	34.76	14.85	17.81	23.18	27.81	9.30	11.15	15.21	18.24
55	20.11	24.14	30.84	37.01	16.09	19.31	24.68	29.61	10.48	12.59	16.59	19.91
56	21.84	26.20	32.87	39.45	17.47	20.97	26.30	31.56	11.83	14.19	18.07	21.67
57	23.76	28.51	35.11	42.12	19.01	22.82	28.09	33.70	13.31	15.99	19.60	23.52
58	25.91	31.09	37.56	45.07	20.72	24.87	30.05	36.05	14.99	17.99	21.22	25.46
59	28.31	33.98	40.27	48.31	22.67	27.19	32.22	38.66	16.86	20.23	22.89	27.48
60	31.04	37.25	43.28	51.93	24.83	29.81	34.63	41.55	18.96	22.74	24.64	29.56
61	34.11	40.93	46.65	55.97	27.28	32.75	37.31	44.78	21.27	25.53	26.43	31.72
62	37.59	45.11	50.42	60.51	30.07	36.08	40.34	48.41	23.85	28.61	28.26	33.92
63	41.54	49.86	54.69	65.62	33.24	39.89	43.75	52.50	26.70	32.05	30.15	36.18
64	45.70	54.84	59.16	70.99	36.56	43.86	47.33	56.80	29.64	35.58	32.08	38.51
65	50.05	60.05	63.86	76.64	40.04	48.05	51.08	61.31	32.67	39.46	34.07	40.89

## 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 9.35% Administration Fee (inclusive of GST)
- 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 on page 2 of this document).

Age Next Birthday (ANB)	5 Year Personal White Collar Rates											
	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male		Female		Male		Female		Male		Female	
	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk
16	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
17	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
18	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
19	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
20	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
21	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
22	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
23	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
24	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
25	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
26	7.83	9.40	14.13	11.79	5.43	6.52	9.82	11.79	2.88	3.45	5.13	6.15
27	7.96	9.55	14.60	12.18	5.53	6.64	10.15	12.18	2.86	3.43	5.51	6.61
28	8.18	9.82	15.22	12.68	5.68	6.81	10.57	12.68	2.86	3.43	5.85	7.01
29	8.46	10.15	15.97	13.32	5.88	7.06	11.10	13.32	2.90	3.48	6.13	7.35
30	8.83	10.60	16.88	14.07	6.14	7.36	11.73	14.07	2.96	3.55	6.39	7.67
31	9.25	11.10	17.92	14.94	6.43	7.72	12.45	14.94	3.05	3.65	6.64	7.97
32	9.75	11.70	19.10	15.93	6.78	8.13	13.27	15.93	3.16	3.79	6.91	8.29
33	10.31	12.38	20.41	17.02	7.17	8.61	14.18	17.02	3.30	3.96	7.21	8.65
34	10.95	13.13	21.85	18.22	7.60	9.12	15.18	18.22	3.47	4.16	7.56	9.07
35	11.65	13.98	23.43	19.54	8.09	9.71	16.28	19.54	3.68	4.41	7.97	9.56
36	12.41	14.89	25.13	20.95	8.63	10.35	17.46	20.95	3.91	4.70	8.46	10.15
37	13.25	15.90	26.95	22.48	9.21	11.05	18.73	22.48	4.20	5.03	9.07	10.88
38	14.18	17.01	28.91	24.11	9.85	11.82	20.09	24.11	4.53	5.43	9.78	11.73

Age Next Birthday (ANB)	5 Year Personal White Collar Rates											
	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male		Female		Male		Female		Male		Female	
	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk
39	15.17	18.20	31.01	25.86	10.54	12.65	21.55	25.86	4.92	5.90	10.63	12.75
40	16.26	19.51	33.23	27.71	11.30	13.56	23.09	27.71	5.36	6.44	11.63	13.96
41	17.44	20.93	35.58	29.67	12.12	14.55	24.73	29.67	5.88	7.06	12.80	15.36
42	18.72	22.47	38.08	31.76	13.01	15.61	26.46	31.76	6.48	7.77	14.14	16.97
43	20.12	24.14	40.72	33.96	13.97	16.77	28.30	33.96	7.17	8.61	15.67	18.80
44	21.63	25.95	43.52	36.28	15.03	18.03	30.24	36.28	7.97	9.56	17.41	20.89
45	23.29	27.94	46.48	38.76	16.18	19.41	32.30	38.76	8.89	10.67	19.35	23.22
46	25.08	30.10	49.62	41.37	17.43	20.92	34.48	41.37	9.95	11.94	21.52	25.83
47	27.05	32.46	52.94	44.15	18.80	22.56	36.79	44.15	11.16	13.40	23.93	28.71
48	29.21	35.05	56.48	47.09	20.30	24.36	39.24	47.09	12.55	15.06	26.57	31.88
49	31.58	37.90	60.25	50.23	21.95	26.34	41.86	50.23	14.15	16.98	29.46	35.36
50	34.19	41.02	64.27	53.58	23.76	28.51	44.65	53.58	15.96	19.15	32.61	39.13
51	37.07	44.48	68.57	57.17	25.75	30.90	47.64	57.17	18.02	21.62	36.00	43.20
52	40.23	48.28	73.17	61.01	27.96	33.55	50.85	61.01	20.35	24.42	39.65	47.59
53	43.74	52.48	78.13	65.15	30.39	36.46	54.30	65.15	23.00	27.61	43.55	52.26
54	47.62	57.14	83.51	69.63	33.09	39.71	58.03	69.63	25.99	31.19	47.70	57.24
55	51.93	62.31	89.32	74.48	36.07	43.29	62.06	74.48	29.35	35.22	52.10	62.52
56	56.71	68.05	95.63	79.74	39.40	47.28	66.45	79.74	33.12	39.75	56.74	68.08
57	62.04	74.44	102.53	85.49	43.10	51.73	71.24	85.49	37.36	44.83	61.61	73.93
58	67.99	81.58	110.08	91.79	47.25	56.70	76.49	91.79	42.09	50.50	66.69	80.03
59	74.64	89.57	118.39	98.72	51.86	62.24	82.27	98.72	49.42	59.31	75.09	90.11
60	84.24	101.09	130.88	109.13	58.53	70.24	90.94	109.13	57.87	69.44	84.14	100.96
61	89.47	107.37	136.02	113.41	62.17	74.60	94.51	113.41	64.88	77.86	89.94	107.93
62	87.70	105.24	130.40	108.74	60.94	73.13	90.61	108.74	65.13	78.15	85.81	102.97
63	80.49	96.58	117.62	98.08	55.93	67.11	81.73	98.08	59.03	70.84	74.03	88.83
64	64.56	77.48	93.39	77.88	44.87	53.84	64.90	77.88	45.40	54.48	54.63	65.55
65	34.73	41.68	50.82	42.37	24.13	28.95	35.31	42.37	22.06	26.47	25.91	31.09

## 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 9.35% Administration Fee (inclusive of GST )
- 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 on page 2 of this document).

Age Next Birthday (ANB)	To Age 65 Personal White Collar Rates											
	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male		Female		Male		Female		Male		Female	
	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk
16	10.00	12.72	16.54	20.69	9.31	11.83	15.38	19.23	7.01	8.90	11.58	14.47
17	10.00	12.72	16.54	20.69	9.31	11.83	15.38	19.23	7.01	8.90	11.58	14.47
18	10.00	12.72	16.54	20.69	9.31	11.83	15.38	19.23	7.01	8.90	11.58	14.47
19	10.33	13.32	16.54	20.69	9.61	12.39	15.38	19.23	7.24	9.33	11.58	14.47
20	10.65	13.93	16.54	20.69	9.90	12.96	15.38	19.23	7.46	9.75	11.58	14.47
21	10.75	13.93	16.54	20.69	9.99	12.96	15.38	19.23	7.53	9.75	11.58	14.47
22	11.15	14.33	16.95	21.18	10.38	13.32	15.76	19.70	7.81	10.03	11.86	14.83
23	11.58	14.75	17.25	21.57	10.78	13.71	16.05	20.07	8.11	10.33	12.07	15.10
24	12.02	15.17	17.67	22.08	11.18	14.10	16.43	20.53	8.42	10.61	12.36	15.45
25	12.58	15.72	17.97	22.47	11.71	14.62	16.71	20.90	8.80	11.01	12.58	15.74
26	12.89	16.13	18.39	23.20	11.98	14.99	17.10	21.57	9.03	11.29	12.87	16.23
27	13.08	16.37	18.53	23.63	12.17	15.23	17.23	21.96	9.16	11.45	12.97	16.53
28	13.26	16.59	18.74	24.12	12.34	15.42	17.44	22.43	9.28	11.61	13.13	16.87
29	13.53	16.93	18.88	24.50	12.58	15.74	17.55	22.78	9.47	11.85	13.22	17.15
30	13.80	17.24	19.09	25.01	12.83	16.04	17.76	23.26	9.66	12.06	13.36	17.52
31	14.16	17.69	19.84	25.74	13.17	16.47	18.45	23.93	9.91	12.39	13.88	18.02
32	14.76	18.45	20.95	26.90	13.74	17.16	19.49	25.03	10.34	12.92	14.66	18.84
33	15.37	19.20	22.29	28.39	14.30	17.86	20.72	26.39	10.77	13.44	15.61	19.86
34	15.96	19.95	23.66	29.85	14.85	18.56	22.00	27.76	11.18	13.97	16.57	20.90
35	16.77	20.96	25.05	31.31	15.60	19.50	23.29	29.11	11.74	14.67	17.53	21.91
36	17.57	21.97	26.96	33.69	16.33	20.43	25.07	31.33	12.30	15.38	18.87	23.58
37	18.49	23.10	28.82	36.03	17.19	21.48	26.81	33.50	12.93	16.18	20.17	25.22
38	19.49	24.36	30.70	38.38	18.12	22.65	28.55	35.69	13.65	17.05	21.49	26.86

Age Next Birthday (ANB)	To Age 65 Personal White Collar Rates											
	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male		Female		Male		Female		Male		Female	
	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk	Non-Smk	Smk
39	20.60	25.74	32.60	40.74	19.16	23.93	30.32	37.90	14.41	18.02	22.82	28.53
40	21.90	27.37	34.39	43.00	20.37	25.46	31.99	39.99	15.32	19.16	24.08	30.11
41	23.31	29.13	37.13	46.40	21.67	27.09	34.53	43.16	16.32	20.39	26.00	32.48
42	24.90	31.13	39.98	49.97	23.16	28.96	37.18	46.46	17.44	21.80	27.98	34.97
43	26.62	33.29	42.76	53.46	24.76	30.95	39.76	49.71	18.64	23.30	29.93	37.43
44	28.63	35.79	45.59	56.98	26.63	33.29	42.39	52.99	20.04	25.05	31.91	39.89
45	30.94	38.68	48.34	60.44	28.77	35.97	44.96	56.21	21.66	27.07	33.84	42.32
46	33.44	41.82	52.48	65.60	31.10	38.89	48.81	61.01	23.41	29.26	36.74	45.92
47	36.15	45.21	56.78	70.97	33.63	42.04	52.81	66.00	25.31	31.64	39.74	49.68
48	39.17	48.99	61.24	76.54	36.43	45.55	56.94	71.17	27.43	34.29	42.86	53.57
49	42.50	53.12	65.85	82.31	39.51	49.40	61.24	76.55	29.74	37.18	46.09	57.62
50	46.02	57.51	70.62	88.29	42.80	53.48	65.68	82.10	32.21	40.25	49.44	61.80
51	50.72	62.86	76.28	95.35	47.17	58.47	70.93	88.68	35.50	44.00	53.39	66.74
52	55.78	68.55	82.32	102.91	51.88	63.75	76.57	95.71	39.05	47.97	57.62	72.03
53	61.10	74.43	88.61	110.77	56.82	69.22	82.41	103.01	42.77	52.11	62.03	77.54
54	66.68	80.56	95.24	119.06	62.01	74.91	88.58	110.71	46.67	56.39	66.67	83.33
55	72.22	86.54	102.10	127.65	67.16	80.48	94.95	118.71	50.55	60.57	71.48	89.35
56	77.03	93.10	106.57	133.19	71.63	86.59	99.11	123.87	53.92	65.17	74.60	93.25
57	81.13	98.93	110.86	138.57	75.44	92.00	103.10	128.86	56.79	69.24	77.60	97.01
58	84.37	103.75	114.43	143.04	78.47	96.48	106.42	133.03	59.06	72.63	80.10	100.13
59	85.96	106.60	116.57	145.72	79.95	99.13	108.40	135.52	60.18	74.62	81.59	102.00
60	85.18	106.46	116.57	145.71	79.21	99.02	108.40	135.50	59.62	74.52	81.59	102.00
61	80.61	100.76	112.00	140.00	74.96	93.71	104.17	130.20	56.41	70.53	78.40	98.01
62	71.82	89.76	102.42	128.03	66.79	83.49	95.24	119.06	50.26	62.84	71.68	89.61
63	58.18	72.71	85.52	106.90	54.11	67.63	79.55	99.42	40.72	50.90	59.87	74.84
64	48.87	61.08	71.84	89.80	45.44	56.80	66.81	83.51	34.21	42.76	50.30	62.86
65	31.27	39.10	45.97	57.47	29.08	36.36	42.76	53.44	21.88	27.35	32.19	40.22