

GROUP INSURANCE PREMIUM RATES EFFECTIVE 1 OCTOBER 2017

DEATH ONLY AND DEATH & TPD COVER				
Annual premium rates per \$1,000 of cover				
MALE				
Age Next Birthday	Death Only		Death & TPD	
	Non-smoker	Smoker	Non-smoker	Smoker
16	0.7335	0.8880	0.7650	0.9195
17	0.8622	1.0294	0.8781	1.0611
18	0.9394	1.1324	0.9867	1.1798
19	0.9782	1.1710	1.0570	1.2657
20	1.0167	1.2225	1.1114	1.3331
21	0.9910	1.2225	1.1014	1.3645
22	0.9782	1.2225	1.1044	1.3804
23	0.9394	1.1841	1.0814	1.3576
24	0.8880	1.1453	1.0299	1.3346
25	0.8364	1.0938	0.9941	1.3147
26	0.7850	1.0682	0.9429	1.2574
27	0.7335	1.0167	0.9070	1.2375
28	0.6820	0.9782	0.8557	1.1991
29	0.6305	0.9266	0.8040	1.1633
30	0.6049	0.9138	0.7785	1.1663
31	0.5663	0.8753	0.7398	1.1591
32	0.5534	0.8753	0.7111	1.1591
33	0.5277	0.8753	0.7169	1.2065
34	0.5148	0.8753	0.7042	1.2065
35	0.5148	0.9422	0.7042	1.2609
36	0.5277	0.9394	0.7643	1.3654
37	0.5663	1.0294	0.8344	1.5186
38	0.6044	1.0938	0.9046	1.6460
39	0.6564	1.2225	1.0035	1.9010
40	0.7080	1.3384	1.1023	2.0957
41	0.7592	1.4413	1.2483	2.3879
42	0.8364	1.6343	1.4200	2.7702
43	0.9138	1.7888	1.5922	3.1140
44	1.0167	2.0075	1.8056	3.5694
45	1.1197	2.2263	2.0347	4.0563
46	1.2225	2.4708	2.2954	4.6479
47	1.3256	2.7283	2.5562	5.2683
48	1.4542	3.0497	2.8740	6.0158
49	1.5830	3.3460	3.1921	6.7536
50	1.7116	3.6934	3.5574	7.6690
51	1.8916	4.0666	3.9741	8.5786
52	2.0463	4.3882	4.4285	9.5312
53	2.2263	4.8000	4.9240	10.6056
54	2.4193	5.1990	5.4485	11.7146
55	2.6381	5.6749	6.0458	12.9951
56	2.8697	6.1253	6.6876	14.3132
57	3.1012	6.6272	7.3609	15.6985
58	3.3844	7.1677	8.1173	17.2014
59	3.6675	7.7596	8.9212	18.8346
60	3.9764	8.3516	9.7977	20.5466
61	4.3367	8.9436	10.7733	22.1956
62	4.7485	9.6125	11.8477	23.9532
63	5.1860	10.2561	12.9951	25.7168
64	5.6620	10.9768	14.2285	27.5891
65	6.1768	11.7358	15.5479	29.5473
66	7.0636	13.3491	23.6603	44.7439
67	8.0959	15.0877	27.2640	50.8841
68	9.3333	17.1497	31.6568	58.1996
69	10.8067	19.5743	36.8375	66.7769
70	12.4933	22.3023	42.7996	76.4623
71	14.4144	25.3543	-	-
72	16.6582	28.2937	-	-
73	19.2030	31.4543	-	-
74	22.0798	34.8309	-	-
75	25.3477	38.4528	-	-

DEATH ONLY AND DEATH & TPD COVER				
Annual premium rates per \$1,000 of cover				
FEMALE				
Age Next Birthday	Death Only		Death & TPD	
	Non-smoker	Smoker	Non-smoker	Smoker
16	0.3990	0.4762	0.4148	0.5078
17	0.4118	0.5019	0.4277	0.5020
18	0.3990	0.4761	0.4148	0.5078
19	0.3990	0.4762	0.4148	0.5078
20	0.3734	0.4505	0.3891	0.4663
21	0.3474	0.4118	0.3633	0.4277
22	0.3217	0.4118	0.3533	0.4277
23	0.3090	0.3990	0.3091	0.4148
24	0.2704	0.3474	0.3018	0.3947
25	0.2575	0.3474	0.3048	0.3947
26	0.2446	0.3217	0.2919	0.4007
27	0.2187	0.3090	0.2661	0.3563
28	0.2187	0.3090	0.2818	0.4036
29	0.2060	0.3090	0.2848	0.4036
30	0.2060	0.3090	0.3007	0.4510
31	0.2060	0.3217	0.3321	0.5111
32	0.2187	0.3605	0.3608	0.5813
33	0.2187	0.3605	0.3922	0.6443
34	0.2446	0.4118	0.4496	0.7589
35	0.2704	0.4762	0.5385	0.9337
36	0.2961	0.5148	0.5799	1.0196
37	0.3217	0.5792	0.6531	1.1787
38	0.3734	0.6820	0.7519	1.3763
39	0.4118	0.7723	0.8536	1.5926
40	0.4634	0.8753	0.9840	1.8375
41	0.5148	0.9910	1.0829	2.0795
42	0.5791	1.1324	1.2261	2.3946
43	0.6305	1.2483	1.3719	2.6997
44	0.7080	1.3899	1.5284	3.0465
45	0.7850	1.5830	1.7317	3.4761
46	0.8622	1.7501	1.9192	3.9272
47	0.9394	1.9433	2.1699	4.4517
48	1.0294	2.1491	2.3863	4.9889
49	1.1197	2.3679	2.6500	5.6335
50	1.1968	2.5866	2.9322	6.3255
51	1.2997	2.7924	3.2718	7.0363
52	1.4028	3.0241	3.6588	7.8674
53	1.5315	3.2815	4.0872	8.7717
54	1.6343	3.5001	4.5530	9.7949
55	1.7501	3.7576	5.0632	10.8886
56	1.8916	4.0277	5.6148	12.1368
57	2.0075	4.2724	6.3145	13.4384
58	2.1491	4.5425	7.0397	14.9549
59	2.3034	4.8513	7.8093	16.5100
60	2.4581	5.1474	8.5950	18.0208
61	2.6123	5.3661	9.3962	19.3597
62	2.7795	5.6108	10.2260	20.6456
63	2.9726	5.8809	11.0817	21.9727
64	3.1527	6.1253	11.9559	23.2111
65	3.3587	6.3826	12.8560	24.3992
66	3.7221	7.0159	19.5774	36.8329
67	4.1242	7.6371	22.4721	41.5876
68	4.5683	8.3084	25.9766	47.2600
69	5.0570	9.0302	30.1729	53.8981
70	5.6038	9.8212	35.0739	61.4254
71	6.2267	10.7071	-	-
72	7.0024	11.7394	-	-
73	7.9744	13.0251	-	-
74	9.1506	14.5526	-	-
75	10.5690	16.3527	-	-

The cost of your Group Insurance may differ to the premium rates shown in the tables above as the rates that will apply to you may be affected by occupation and medical loadings applied by the Insurer. The premium rates shown are inclusive of your adviser's remuneration, any applicable taxes (except stamp duty on salary continuance cover) and other fees that may be charged by the Trust.