

GROUP INSURANCE PREMIUM RATES EFFECTIVE 1 OCTOBER 2017

SALARY CONTINUANCE COVER WITH A BENEFIT PERIOD TO AGE 65 Annual premium rates per \$100 monthly benefit						
MALE						
Age	30 Days		60 Days		90 Days	
Next Birthday	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	10.7052	13.9167	5.9903	7.7874	4.5517	5.9173
17	10.7052	13.9167	5.9903	7.7874	4.5517	5.9173
18	10.7052	13.9167	5.9903	7.7874	4.5517	5.9173
19	10.7052	13.9167	5.9903	7.7874	4.5517	5.9173
20	10.7052	13.9167	5.9903	7.7874	4.5517	5.9173
21	11.0603	14.3784	6.2093	8.0722	4.6912	6.0986
22	11.4331	14.8630	6.4393	8.3710	4.8363	6.2872
23	11.8247	15.3722	6.6809	8.6852	4.9874	6.4836
24	12.2362	15.9072	6.9347	9.0151	5.1443	6.6875
25	12.6681	16.4684	7.2009	9.3612	5.3069	6.8991
26	12.9862	16.8820	7.4045	9.6258	5.2800	6.8640
27	13.4181	17.4434	7.6725	9.9742	5.3036	6.8946
28	13.9639	18.1531	8.0057	10.4074	5.3769	6.9900
29	14.6247	19.0121	8.4047	10.9260	5.5003	7.1503
30	15.4004	20.0204	8.8700	11.5309	5.6737	7.3759
31	16.2914	21.1788	9.2334	12.0033	5.8987	7.6682
32	17.2990	22.4887	9.8224	12.7690	6.1773	8.0305
33	18.4240	23.9513	10.4785	13.6220	6.5126	8.4665
34	19.6678	25.5681	11.2025	14.5631	6.9089	8.9816
35	21.0323	27.3419	11.9955	15.5942	7.3717	9.5833
36	22.5200	29.2759	12.8592	16.7170	7.9079	10.2802
37	24.1337	31.3736	13.7950	17.9336	8.5255	11.0832
38	25.8771	33.6401	14.8052	19.2468	9.2340	12.0043
39	27.7549	36.0814	15.8923	20.6600	10.0445	13.0579
40	29.7719	38.7036	17.0592	22.1770	10.9692	14.2600
41	31.9341	41.5145	18.9274	24.6056	12.0211	15.6274
42	34.2474	44.5216	20.3072	26.3993	13.2146	17.1790
43	36.7184	47.7339	21.7793	28.3130	14.5646	18.9341
44	39.3547	51.1611	23.3481	30.3523	16.0866	20.9127
45	42.1634	54.8123	25.0171	32.5221	17.7957	23.1344
46	45.1526	58.6985	26.7909	34.8280	19.7068	25.6189
47	48.3291	62.8278	28.6729	37.2747	21.8332	28.3831
48	51.7000	67.2099	30.6674	39.8675	24.1868	31.4428
49	55.2715	71.8528	32.7779	42.6113	26.7764	34.8092
50	59.0487	76.7634	35.0094	45.5122	29.6072	38.4893
51	63.0345	81.9449	40.1493	52.1941	32.6798	42.4838
52	67.2316	87.4011	42.7934	55.6314	35.9896	46.7863
53	71.6383	93.1298	45.5614	59.2299	39.5238	51.3809
54	76.2496	99.1244	48.4493	62.9841	43.2625	56.2413
55	81.0568	105.3738	51.4505	66.8856	47.1760	61.3288
56	85.9395	111.7213	54.4836	70.8286	51.1484	66.4928
57	90.6799	117.8838	57.4025	74.6233	54.9791	71.4728
58	95.0577	123.5751	60.0614	78.0797	58.4486	75.9831
59	98.7511	128.3762	62.2473	80.9215	61.2478	79.6221
60	101.2967	131.6857	63.6589	82.7565	62.9528	81.8386
61	101.9900	132.5869	67.0861	87.2118	62.9537	81.8398
62	99.7462	129.6701	65.1581	84.7055	60.3605	78.4686
63	87.9627	114.3516	56.5137	73.4679	50.1194	65.1552
64	59.3750	77.1875	35.9921	46.7896	28.0967	36.5256
65	19.5939	25.4719	11.8774	15.4406	9.2720	12.0536

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FEMALE						
Age	30 Days		60 Days		90 Days	
Next Birthday	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	14.4943	18.8425	8.1661	10.6159	6.6198	8.6058
17	14.4943	18.8425	8.1661	10.6159	6.6198	8.6058
18	14.4943	18.8425	8.1661	10.6159	6.6198	8.6058
19	14.4943	18.8425	8.1661	10.6159	6.6198	8.6058
20	14.4943	18.8425	8.1661	10.6159	6.6198	8.6058
21	14.9640	19.4532	8.4518	10.9873	6.8158	8.8606
22	15.4517	20.0873	8.7484	11.3729	7.0167	9.1216
23	15.9582	20.7457	9.0560	11.7729	7.2223	9.3889
24	16.4834	21.4284	9.3750	12.1874	7.4324	9.6621
25	17.0285	22.1371	9.7054	12.6172	7.6473	9.9414
26	17.8325	23.1823	10.1846	13.2399	8.1766	10.6295
27	18.8060	24.4478	10.7604	13.9885	8.6298	11.2188
28	19.9509	25.9361	11.4346	14.8650	9.0292	11.7379
29	21.2679	27.6484	12.2077	15.8701	9.3983	12.2178
30	22.7556	29.5823	13.0788	17.0025	9.7612	12.6896
31	24.4134	31.7373	13.8103	17.9535	10.1437	13.1867
32	26.2384	34.1099	14.8581	19.3155	10.5705	13.7414
33	28.2277	36.6961	15.9987	20.7984	11.0666	14.3865
34	30.3780	39.4913	17.2305	22.3996	11.6566	15.1536
35	32.6844	42.4897	18.5505	24.1156	12.3636	16.0725
36	35.1413	45.6837	19.9552	25.9418	13.2085	17.1712
37	37.7426	49.0654	21.4411	27.8735	14.2113	18.4746
38	40.4818	52.6263	23.0044	29.9057	15.3887	20.0052
39	43.3527	56.3584	24.6415	32.0338	16.7554	21.7821
40	46.3466	60.2506	26.3484	34.2529	18.3224	23.8191
41	49.4562	64.2930	29.2388	38.0105	20.0969	26.1259
42	52.6714	68.4728	31.1371	40.4780	22.0818	28.7063
43	55.9834	72.7783	33.0893	43.0161	24.2755	31.5582
44	59.3823	77.1970	35.0895	45.6164	26.6716	34.6731
45	62.8563	81.7132	37.1300	48.2690	29.2572	38.0342
46	66.3947	86.3130	39.2042	50.9654	32.0141	41.6183
47	69.9836	90.9788	41.3034	53.6943	34.9172	45.3923
48	73.6099	95.6928	43.4201	56.4459	37.9349	49.3153
49	77.2558	100.4326	45.5445	59.2079	41.0279	53.3362
50	80.9036	105.1745	47.6709	61.9723	44.1499	57.3948
51	84.5303	109.8893	52.8388	68.6903	47.2461	61.4200
52	88.1116	114.5450	55.0220	71.5286	50.2563	65.3332
53	91.6197	119.1056	57.1489	74.2936	53.1135	69.0475
54	95.0212	123.5276	59.1981	76.9575	55.7444	72.4678
55	98.2762	127.7590	61.1441	79.4872	58.0710	75.4923
56	101.2336	131.6038	62.8888	81.7554	59.9382	77.9197
57	103.6619	134.7605	64.2811	83.5654	61.1377	79.4789
58	105.3557	136.9624	65.1881	84.7446	61.4907	79.9379
59	106.0425	137.8552	65.4334	85.0633	60.7924	79.0300
60	105.3456	136.9494	64.7750	84.2074	58.8003	76.4403
61	102.7023	133.5131	63.4552	82.4917	55.1994	71.7591
62	97.2393	126.4111	59.6475	77.5417	49.5449	64.4083
63	83.8509	109.0062	50.5889	65.7655	39.0693	50.7901
64	56.4566	73.3935	32.1673	41.8173	21.2699	27.6507
65	18.6307	24.2199	10.6153	13.7998	7.0191	9.1248

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.