

GROUP INSURANCE PREMIUM RATES EFFECTIVE 1 OCTOBER 2017

SALARY CONTINUANCE COVER WITH A 2 YEAR BENEFIT PERIOD						
Annual premium rates per \$100 monthly benefit						
MALE						
Age Next Birthday	30 Days		60 Days		90 Days	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	2.4812	3.0985	1.7189	2.1510	1.0952	1.3756
17	2.4812	3.0985	1.7189	2.1510	1.0952	1.3756
18	2.4812	3.0985	1.7189	2.1510	1.0952	1.3756
19	2.4812	3.0985	1.7189	2.1510	1.0952	1.3756
20	2.4812	3.0985	1.7189	2.1510	1.0952	1.3756
21	2.4812	3.0985	1.7189	2.1510	1.0952	1.3756
22	2.5999	3.2529	1.7650	2.2058	1.0818	1.3489
23	2.9086	3.6328	1.9333	2.4134	1.1352	1.4157
24	3.2173	4.0127	2.0869	2.6065	1.1620	1.4558
25	3.5378	4.4163	2.2605	2.8248	1.2154	1.5226
26	3.8583	4.8200	2.4342	3.0432	1.2688	1.5893
27	4.1908	5.2355	2.6131	3.2596	1.3222	1.6428
28	4.4876	5.6154	2.7761	3.4672	1.3756	1.7095
29	4.7487	5.9359	2.9156	3.6482	1.4157	1.7763
30	4.9743	6.2208	3.0465	3.8131	1.4691	1.8431
31	5.1761	6.4702	3.1667	3.9621	1.5226	1.9099
32	5.3423	6.6838	3.2708	4.0949	1.5760	1.9767
33	5.4967	6.8738	3.3624	4.2025	1.6161	2.0167
34	5.6391	7.0400	3.4485	4.3139	1.6561	2.0835
35	5.7697	7.2181	3.5366	4.4234	1.7095	2.1369
36	5.8884	7.3724	3.6268	4.5444	1.7763	2.2304
37	6.0309	7.5386	3.7350	4.6633	1.8565	2.3106
38	6.1734	7.7048	3.8432	4.7968	1.9366	2.4174
39	6.3396	7.9185	3.9621	4.9517	2.0167	2.5242
40	6.5295	8.1678	4.1283	5.1594	2.1636	2.6979
41	6.7669	8.4527	4.3160	5.3904	2.3106	2.8849
42	7.0400	8.7970	4.5417	5.6776	2.4975	3.1253
43	7.3724	9.2125	4.8161	6.0189	2.7246	3.4057
44	7.7523	9.6874	5.1487	6.4308	3.0184	3.7663
45	8.2272	10.2810	5.5608	6.9477	3.3790	4.2204
46	8.7614	10.9458	6.0362	7.5407	3.8064	4.7547
47	9.3906	11.7412	6.5911	8.2365	4.3006	5.3690
48	10.1385	12.6791	7.2656	9.0846	4.9149	6.1437
49	10.9933	13.7476	8.0469	10.0649	5.6362	7.0519
50	11.9668	14.9585	8.9478	11.1828	6.4776	8.0936
51	13.0828	16.3475	10.0083	12.5058	7.4926	9.3624
52	14.3649	17.9502	11.2170	14.0129	8.6412	10.7915
53	15.7895	19.7429	12.5926	15.7379	9.9768	12.4610
54	17.4160	21.7730	14.1766	17.7239	11.5261	14.4109
55	19.2442	24.0642	15.9836	19.9816	13.3158	16.6413
56	21.3218	26.6523	18.0277	22.5347	15.3325	19.1656
57	23.6368	29.5490	20.3403	25.4321	17.6430	22.0638
58	26.2605	32.8138	22.9680	28.7011	20.2741	25.3360
59	29.1928	36.4940	25.9257	32.4066	23.2525	29.0623
60	32.5170	40.6373	29.2580	36.5703	26.5914	33.2426
61	36.2566	45.3267	33.0123	41.2662	30.3578	37.9439
62	40.5186	50.6571	37.2587	46.5738	34.5916	43.2328
63	45.3504	56.6880	42.0408	52.5565	39.3329	49.1761
64	52.5278	65.6597	48.7113	60.8956	45.5889	56.9976
65	60.8850	76.1063	56.4884	70.6180	52.8913	66.1275
66	70.3730	87.9663	65.3249	81.6647	61.1946	76.5088
67	81.5324	101.9156	75.7518	94.6997	71.0221	88.7957
68	95.0269	118.7837	88.3556	110.4560	82.8970	103.6425
69	89.7872	112.2338	80.0267	100.0434	72.0408	90.0694
70	49.3220	61.6525	36.5252	45.6601	26.0550	32.5753

SALARY CONTINUANCE COVER WITH A 2 YEAR BENEFIT PERIOD						
Annual premium rates per \$100 monthly benefit						
FEMALE						
Age Next Birthday	30 Days		60 Days		90 Days	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	4.2620	5.3305	4.0922	5.1166	3.9533	4.9417
17	4.2620	5.3305	4.0922	5.1166	3.9533	4.9417
18	4.2620	5.3305	4.0922	5.1166	3.9533	4.9417
19	4.2620	5.3305	4.0922	5.1166	3.9533	4.9417
20	4.2620	5.3305	4.0922	5.1166	3.9533	4.9417
21	4.2620	5.3305	4.0922	5.1166	3.9533	4.9417
22	4.2739	5.3542	3.9653	4.9657	3.7129	4.6478
23	4.6656	5.8291	4.1931	5.2382	3.8064	4.7547
24	5.0574	6.3158	4.4135	5.5160	3.8865	4.8615
25	5.4492	6.8144	4.6486	5.8138	3.9934	4.9951
26	5.8647	7.3249	4.8943	6.1097	4.1002	5.1153
27	6.2802	7.8473	5.1254	6.4035	4.1804	5.2221
28	6.6957	8.3815	5.3490	6.6953	4.2472	5.3156
29	7.1231	8.9039	5.5707	6.9597	4.3006	5.3690
30	7.5742	9.4619	5.7811	7.2255	4.3139	5.3958
31	8.0135	10.0080	5.9788	7.4712	4.3139	5.3958
32	8.4646	10.5897	6.1744	7.7183	4.3006	5.3690
33	8.9395	11.1714	6.3881	7.9801	4.3006	5.3690
34	9.4262	11.7887	6.5999	8.2506	4.2872	5.3557
35	9.9486	12.4298	6.8202	8.5244	4.2605	5.3290
36	10.4828	13.0946	7.0753	8.8383	4.2872	5.3557
37	11.0408	13.8069	7.3337	9.1661	4.3006	5.3690
38	11.6225	14.5193	7.6248	9.5234	4.3540	5.4358
39	12.2399	15.3028	7.9467	9.9348	4.4341	5.5427
40	12.9166	16.1457	8.3174	10.4023	4.5543	5.7029
41	13.6170	17.0242	8.7354	10.9224	4.7413	5.9300
42	14.3649	17.9502	9.2042	11.5081	4.9817	6.2372
43	15.1722	18.9593	9.7291	12.1605	5.2755	6.5978
44	16.0151	20.0278	10.3288	12.9131	5.6762	7.0919
45	16.9292	21.1675	10.9899	13.7418	6.1303	7.6662
46	17.9146	22.3903	11.7491	14.6815	6.7046	8.3741
47	18.9712	23.7199	12.5993	15.7499	7.3858	9.2289
48	20.0990	25.1327	13.5401	16.9292	8.1738	10.2172
49	21.3218	26.6523	14.5973	18.2448	9.0953	11.3658
50	22.6396	28.3025	15.7852	19.7292	10.1771	12.7147
51	24.0761	30.0951	17.1002	21.3733	11.3925	14.2373
52	25.6194	32.0183	18.5659	23.2084	12.7949	16.0003
53	27.3052	34.1315	20.2060	25.2539	14.3976	17.9903
54	29.1335	36.4109	22.0058	27.5063	16.1739	20.2207
55	31.1280	38.9040	24.0052	30.0019	18.1773	22.7182
56	33.3242	41.6464	26.2201	32.7712	20.4077	25.5096
57	35.7461	44.6737	28.6763	35.8377	22.8919	28.6082
58	38.3935	47.9860	31.3808	39.2234	25.6432	32.0540
59	41.3259	51.6662	34.3826	42.9804	28.7017	35.8737
60	44.5906	55.7383	37.6882	47.1046	32.0406	40.0407
61	48.2353	60.2852	41.3557	51.6851	35.7268	44.6485
62	52.2954	65.3663	45.3938	56.7409	39.7469	49.6836
63	56.8661	71.0767	49.8821	62.3516	44.1677	55.2130
64	69.7951	87.2366	61.2064	76.5070	54.1794	67.7284
65	85.4973	106.8626	74.9600	93.6988	66.3386	82.9282
66	103.6843	129.5946	90.9171	113.6448	80.4710	100.5950
67	125.4727	156.8279	110.0110	137.5119	97.3605	121.7079
68	151.9070	189.8679	133.2225	166.5260	117.9353	147.4280
69	142.3211	177.8864	118.5305	148.1607	99.0656	123.8396
70	79.4171	99.2631	55.3373	69.1693	35.6355	44.5471

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.