



## PREMIUM RATES FOR SALARY CONTINUANCE COVER WITH A 2 YEAR BENEFIT PERIOD

The below premium rates for Salary Continuance cover with a 2 year Benefit Period with the Oasis Master Superannuation Trust (the Fund) apply from 1 October 2017.

Annual rate per \$100 of Monthly Benefit													
Male							Female						
Waiting Period							Waiting Period						
30 days		60 days		90 days			30 days		60 days		90 days		
Age Next Birthday	Non Smoker	Smoker*	Non Smoker	Smoker*	Non Smoker	Smoker*	Age Next Birthday	Non Smoker	Smoker*	Non Smoker	Smoker*	Non Smoker	Smoker*
16	1.672	2.088	1.1583	1.4495	0.738	0.927	16	2.872	3.592	2.7576	3.4479	2.664	3.33
17	1.672	2.088	1.1583	1.4495	0.738	0.927	17	2.872	3.592	2.7576	3.4479	2.664	3.33
18	1.672	2.088	1.1583	1.4495	0.738	0.927	18	2.872	3.592	2.7576	3.4479	2.664	3.33
19	1.672	2.088	1.1583	1.4495	0.738	0.927	19	2.872	3.592	2.7576	3.4479	2.664	3.33
20	1.672	2.088	1.1583	1.4495	0.738	0.927	20	2.872	3.592	2.7576	3.4479	2.664	3.33
21	1.672	2.088	1.1583	1.4495	0.738	0.927	21	2.872	3.592	2.7576	3.4479	2.664	3.33
22	1.752	2.192	1.1894	1.4864	0.729	0.909	22	2.88	3.608	2.6721	3.3462	2.502	3.132
23	1.96	2.448	1.3028	1.6263	0.765	0.954	23	3.144	3.928	2.8256	3.5298	2.565	3.204
24	2.168	2.704	1.4063	1.7564	0.783	0.981	24	3.408	4.256	2.9741	3.717	2.619	3.276
25	2.384	2.976	1.5233	1.9035	0.819	1.026	25	3.672	4.592	3.1325	3.9177	2.691	3.366
26	2.6	3.248	1.6403	2.0507	0.855	1.071	26	3.952	4.936	3.2981	4.1171	2.763	3.447
27	2.824	3.528	1.7609	2.1965	0.891	1.107	27	4.232	5.288	3.4538	4.3151	2.817	3.519
28	3.024	3.784	1.8707	2.3364	0.927	1.152	28	4.512	5.648	3.6045	4.5117	2.862	3.582
29	3.2	4	1.9647	2.4584	0.954	1.197	29	4.8	6	3.7539	4.6899	2.898	3.618
30	3.352	4.192	2.0529	2.5695	0.99	1.242	30	5.104	6.376	3.8957	4.869	2.907	3.636
31	3.488	4.36	2.1339	2.6699	1.026	1.287	31	5.4	6.744	4.0289	5.0346	2.907	3.636
32	3.6	4.504	2.2041	2.7594	1.062	1.332	32	5.704	7.136	4.1607	5.2011	2.898	3.618
33	3.704	4.632	2.2658	2.8319	1.089	1.359	33	6.024	7.528	4.3047	5.3775	2.898	3.618
34	3.8	4.744	2.3238	2.907	1.116	1.404	34	6.352	7.944	4.4474	5.5598	2.889	3.609
35	3.888	4.864	2.3832	2.9808	1.152	1.44	35	6.704	8.376	4.5959	5.7443	2.871	3.591
36	3.968	4.968	2.444	3.0623	1.197	1.503	36	7.064	8.824	4.7678	5.9558	2.889	3.609
37	4.064	5.08	2.5169	3.1424	1.251	1.557	37	7.44	9.304	4.9419	6.1767	2.898	3.618
38	4.16	5.192	2.5898	3.2324	1.305	1.629	38	7.832	9.784	5.1381	6.4175	2.934	3.663
39	4.272	5.336	2.6699	3.3368	1.359	1.701	39	8.248	10.312	5.355	6.6947	2.988	3.735
40	4.4	5.504	2.7819	3.4767	1.458	1.818	40	8.704	10.88	5.6048	7.0097	3.069	3.843
41	4.56	5.696	2.9084	3.6324	1.557	1.944	41	9.176	11.472	5.8865	7.3602	3.195	3.996
42	4.744	5.928	3.0605	3.8259	1.683	2.106	42	9.68	12.096	6.2024	7.7549	3.357	4.203
43	4.968	6.208	3.2454	4.0559	1.836	2.295	43	10.224	12.776	6.5561	8.1945	3.555	4.446
44	5.224	6.528	3.4695	4.3335	2.034	2.538	44	10.792	13.496	6.9602	8.7017	3.825	4.779
45	5.544	6.928	3.7472	4.6818	2.277	2.844	45	11.408	14.264	7.4057	9.2601	4.131	5.166

## Annual rate per \$100 of Monthly Benefit

Male							Female						
Waiting Period													
30 days													
60 days													
90 days													
Age Next Birthday	Non Smoker	Smoker*	Non Smoker	Smoker*	Non Smoker	Smoker*	Age Next Birthday	Non Smoker	Smoker*	Non Smoker	Smoker*	Non Smoker	Smoker*
46	5.904	7.376	4.0676	5.0814	2.565	3.204	46	12.072	15.088	7.9173	9.8933	4.518	5.643
47	6.328	7.912	4.4415	5.5503	2.898	3.618	47	12.784	15.984	8.4902	10.6133	4.977	6.219
48	6.832	8.544	4.896	6.1218	3.312	4.14	48	13.544	16.936	9.1242	11.408	5.508	6.885
49	7.408	9.264	5.4225	6.7824	3.798	4.752	49	14.368	17.96	9.8366	12.2945	6.129	7.659
50	8.064	10.08	6.0296	7.5357	4.365	5.454	50	15.256	19.072	10.6371	13.2948	6.858	8.568
51	8.816	11.016	6.7442	8.4272	5.049	6.309	51	16.224	20.28	11.5232	14.4027	7.677	9.594
52	9.68	12.096	7.5587	9.4428	5.823	7.272	52	17.264	21.576	12.5109	15.6393	8.622	10.782
53	10.64	13.304	8.4857	10.6052	6.723	8.397	53	18.4	23	13.6161	17.0177	9.702	12.123
54	11.736	14.672	9.5531	11.9435	7.767	9.711	54	19.632	24.536	14.8289	18.5355	10.899	13.626
55	12.968	16.216	10.7708	13.4649	8.973	11.214	55	20.976	26.216	16.1762	20.2172	12.249	15.309
56	14.368	17.96	12.1482	15.1853	10.332	12.915	56	22.456	28.064	17.6688	22.0833	13.752	17.19
57	15.928	19.912	13.7066	17.1378	11.889	14.868	57	24.088	30.104	19.3239	24.1497	15.426	19.278
58	17.696	22.112	15.4773	19.3406	13.662	17.073	58	25.872	32.336	21.1464	26.4312	17.28	21.6
59	19.672	24.592	17.4704	21.8376	15.669	19.584	59	27.848	34.816	23.1692	28.9629	19.341	24.174
60	21.912	27.384	19.7159	24.6434	17.919	22.401	60	30.048	37.56	25.3967	31.7421	21.591	26.982
61	24.432	30.544	22.2458	27.8078	20.457	25.569	61	32.504	40.624	27.8681	34.8287	24.075	30.087
62	27.304	34.136	25.1073	31.3844	23.31	29.133	62	35.24	44.048	30.5892	38.2356	26.784	33.48
63	30.56	38.2	28.3298	35.4159	26.505	33.138	63	38.32	47.896	33.6137	42.0165	29.763	37.206
64	35.3966	44.2458	32.8249	41.0354	30.7207	38.4087	64	47.0325	58.7856	41.2449	51.5554	36.5096	45.6397
65	41.0283	51.2854	38.0656	47.587	35.6415	44.561	65	57.6135	72.0109	50.5129	63.1402	44.7032	55.8824
66	47.4219	59.2773	44.0201	55.0309	41.2369	51.5566	66	69.8691	87.3291	61.2657	76.5811	54.2266	67.7873
67	54.9418	68.6772	51.0464	63.8147	47.8593	59.8363	67	84.5516	105.6806	74.1325	92.6643	65.6077	82.0146
68	64.0353	80.0441	59.5396	74.4323	55.8614	69.8409	68	102.3647	127.9452	89.7739	112.2159	79.4723	99.3464
69	60.5043	75.6304	53.9271	67.4157	48.5457	60.6945	69	95.905	119.8712	79.8735	99.8401	66.7568	83.451
70	33.2364	41.5455	24.613	30.7687	17.5575	21.9514	70	53.5163	66.8898	37.2898	46.6107	24.0136	30.0188

\* You are classified as a smoker if you have smoked tobacco or any other substance in the last 12 months.

You should note that 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 include any applicable taxes (except stamp duty).

You can contact Customer Services on 1800 893 141 to find out your occupational category, smoker status and Waiting Period for your Salary Continuance cover. They can also assist you if you need to change these but this may affect the amount of insurance premium you pay for your cover.

There are five occupational categories:

1. Professional
2. White
3. Light Blue
4. Heavy Blue Skilled
5. Heavy Blue Unskilled.

Occupational loadings are the least (i.e., least cost) for occupational category 1 above and increase for each category up to 5.

## Formula to calculate your annual premium

The formula to calculate your annual premium for Death Only or Death & TPD cover using the premium rates in the table on the previous page is:

$$\text{Annual premium} = (\text{premium rate} \times \text{occupational loading} \times \text{stamp duty}^*) \times \text{monthly benefit} \div 100$$

\*Stamp duty is imposed on insurance premiums by each state and Territory government of Australia. Stamp duty is not included in the Salary Continuance premium rates quoted in this document. The amount of stamp duty you pay depends on a number of factors including your State of residence. You can find more information here [business.gov.au/finance/taxation/stamp-duty](https://business.gov.au/finance/taxation/stamp-duty)

## We're here to help

If you'd like more information or have any questions, please feel free to contact us.



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