



PREMIUM RATES FOR SALARY CONTINUANCE COVER WITH A BENEFIT PERIOD TO AGE 65

The below premium rates for Salary Continuance cover with a Benefit Period to age 65 and either a 30, 60 or 90 day Waiting 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						
Age Next Birthday	30 days		60 days		90 days		Age Next Birthday	30 days		60 days		90 days	
	Non Smoker	Smoker*	Non Smoker	Smoker*	Non Smoker	Smoker*		Non Smoker	Smoker*	Non Smoker	Smoker*	Non Smoker	Smoker*
16	7.2138	9.3779	4.0366	5.2476	3.0672	3.9874	16	9.7671	12.6972	5.5028	7.1536	4.4608	5.7991
17	7.2138	9.3779	4.0366	5.2476	3.0672	3.9874	17	9.7671	12.6972	5.5028	7.1536	4.4608	5.7991
18	7.2138	9.3779	4.0366	5.2476	3.0672	3.9874	18	9.7671	12.6972	5.5028	7.1536	4.4608	5.7991
19	7.2138	9.3779	4.0366	5.2476	3.0672	3.9874	19	9.7671	12.6972	5.5028	7.1536	4.4608	5.7991
20	7.2138	9.3779	4.0366	5.2476	3.0672	3.9874	20	9.7671	12.6972	5.5028	7.1536	4.4608	5.7991
21	7.4531	9.689	4.1842	5.4395	3.1612	4.1096	21	10.0836	13.1087	5.6953	7.4039	4.5929	5.9708
22	7.7043	10.0156	4.3392	5.6409	3.259	4.2367	22	10.4123	13.536	5.8952	7.6637	4.7283	6.1467
23	7.9682	10.3587	4.502	5.8526	3.3608	4.369	23	10.7536	13.9797	6.1025	7.9333	4.8668	6.3268
24	8.2455	10.7192	4.673	6.0749	3.4665	4.5064	24	11.1075	14.4397	6.3174	8.2126	5.0084	6.5109
25	8.5365	11.0974	4.8524	6.3081	3.5761	4.649	25	11.4748	14.9173	6.5401	8.5022	5.1532	6.6991
26	8.7509	11.3761	4.9896	6.4864	3.558	4.6254	26	12.0166	15.6216	6.863	8.9218	5.5099	7.1628
27	9.0419	11.7544	5.1702	6.7212	3.5739	4.646	27	12.6726	16.4744	7.251	9.4263	5.8153	7.5599
28	9.4097	12.2326	5.3947	7.0131	3.6233	4.7103	28	13.4441	17.4773	7.7053	10.0169	6.0844	7.9097
29	9.855	12.8115	5.6636	7.3626	3.7064	4.8183	29	14.3316	18.6311	8.2263	10.6942	6.3331	8.2331
30	10.3777	13.4909	5.9771	7.7702	3.8233	4.9703	30	15.3341	19.9343	8.8133	11.4573	6.5777	8.551
31	10.9781	14.2715	6.222	8.0885	3.9749	5.1673	31	16.4512	21.3865	9.3062	12.0981	6.8354	8.886
32	11.6571	15.1542	6.6189	8.6045	4.1626	5.4114	32	17.681	22.9853	10.0123	13.0159	7.123	9.2598
33	12.4152	16.1398	7.061	9.1793	4.3886	5.7052	33	19.0215	24.728	10.7809	14.0152	7.4573	9.6945
34	13.2533	17.2293	7.5489	9.8135	4.6556	6.0523	34	20.4705	26.6116	11.6109	15.0942	7.8549	10.2114
35	14.1728	18.4246	8.0833	10.5083	4.9675	6.4578	35	22.0247	28.6321	12.5004	16.2505	8.3313	10.8306
36	15.1753	19.7278	8.6653	11.2649	5.3288	6.9274	36	23.6803	30.7844	13.447	17.4811	8.9007	11.571
37	16.2627	21.1414	9.2959	12.0847	5.745	7.4685	37	25.4332	33.0632	14.4483	18.7828	9.5764	12.4493
38	17.4375	22.6687	9.9766	12.9696	6.2224	8.0892	38	27.279	35.4627	15.5017	20.1522	10.3698	13.4807
39	18.7029	24.3138	10.7092	13.9219	6.7686	8.7992	39	29.2136	37.9776	16.6049	21.5863	11.2908	14.6781
40	20.0621	26.0808	11.4955	14.9442	7.3917	9.6092	40	31.2311	40.6004	17.7551	23.0816	12.3467	16.0507
41	21.5191	27.9749	12.7544	16.5807	8.1005	10.5307	41	33.3265	43.3244	19.7028	25.6137	13.5425	17.6052
42	23.0779	30.0013	13.6842	17.7894	8.9048	11.5762	42	35.4931	46.141	20.982	27.2765	14.88	19.344
43	24.743	32.1659	14.6762	19.079	9.8145	12.7589	43	37.7249	49.0423	22.2975	28.9868	16.3583	21.2658
44	26.5195	34.4754	15.7333	20.4532	10.8401	14.0922	44	40.0153	52.0199	23.6454	30.739	17.9729	23.3648

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*
45	28.4122	36.9358	16.858	21.9153	11.9918	15.5893	45	42.3563	55.0632	25.0204	32.5265	19.7152	25.6297
46	30.4265	39.5545	18.0533	23.4692	13.2796	17.2635	46	44.7407	58.1628	26.4181	34.3435	21.573	28.0449
47	32.567	42.3371	19.3215	25.1179	14.7125	19.1262	47	47.1591	61.3069	27.8327	36.1824	23.5293	30.588
48	34.8385	45.29	20.6655	26.8651	16.2985	21.188	48	49.6027	64.4835	29.259	38.0366	25.5628	33.2316
49	37.2452	48.4187	22.0877	28.714	18.0435	23.4565	49	52.0595	67.6774	30.6906	39.8978	27.647	35.9411
50	39.7905	51.7277	23.5914	30.6688	19.9511	25.9364	50	54.5176	70.8728	32.1235	41.7606	29.7508	38.676
51	42.4764	55.2193	27.055	35.1715	22.0216	28.6281	51	56.9615	74.0499	35.6059	46.2876	31.8372	41.3884
52	45.3046	58.896	28.8367	37.4877	24.2519	31.5274	52	59.3748	77.1872	37.0771	48.2002	33.8657	44.0254
53	48.2741	62.7564	30.702	39.9126	26.6335	34.6235	53	61.7388	80.2604	38.5103	50.0634	35.791	46.5283
54	51.3815	66.7959	32.648	42.4424	29.1528	37.8987	54	64.0309	83.2402	39.8912	51.8585	37.5639	48.8331
55	54.6209	71.0071	34.6704	45.0715	31.79	41.327	55	66.2243	86.0916	41.2025	53.5632	39.1317	50.8712
56	57.9111	75.2844	36.7143	47.7285	34.4668	44.8068	56	68.2172	88.6824	42.3782	55.0916	40.3899	52.5069
57	61.1055	79.4371	38.6812	50.2856	37.0482	48.1626	57	69.8535	90.8096	43.3164	56.3113	41.1982	53.5576
58	64.0555	83.2722	40.4729	52.6147	39.3861	51.2019	58	70.9949	92.2934	43.9276	57.1059	41.4361	53.8669
59	66.5443	86.5075	41.9459	54.5297	41.2724	53.6541	59	71.4577	92.895	44.0929	57.3207	40.9655	53.2551
60	68.2597	88.7376	42.8971	55.7662	42.4213	55.1477	60	70.9881	92.2846	43.6492	56.7439	39.6231	51.51
61	68.7269	89.3449	45.2066	58.7685	42.4219	55.1485	61	69.2069	89.969	42.7599	55.5878	37.1966	48.3555
62	67.2149	87.3794	43.9074	57.0796	40.6745	52.8768	62	65.5256	85.1833	40.194	52.2522	33.3863	43.4021
63	59.2745	77.0569	38.0823	49.507	33.7734	43.9054	63	56.5037	73.4548	34.0898	44.3167	26.3272	34.2254
64	40.0104	52.0135	24.2536	31.5296	18.9332	24.6131	64	38.0438	49.4569	21.6762	28.179	14.3329	18.6327
65	13.2035	17.1645	8.0037	10.4048	6.248	8.1224	65	12.5545	16.3208	7.1532	9.2991	4.7299	6.1488

* 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 and smoker status 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

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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1800 893 148



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The information in this document is current as at September 2021 and may be subject to change. For further information, please contact your financial adviser or Customer Services.