



## PREMIUM RATES FOR DEATH ONLY AND DEATH & TPD COVER WITH THE OASIS MASTER SUPERANNUATION TRUST

The below premium rates for Death Only and Death and Total and Permanent Disablement (TPD) cover with the Oasis Master Superannuation Trust (the Fund) apply from 1 October 2021.

Annual rate per \$1,000 of cover									
Male					Female				
Age Next Birthday	Death Only		Death & TPD		Age Next Birthday	Death Only		Death & TPD	
	Non Smoker	Smoker*	Non Smoker	Smoker*		Non Smoker	Smoker*	Non Smoker	Smoker*
16	0.6502	0.7871	0.6781	0.8150	16	0.3537	0.4221	0.3676	0.4501
17	0.7642	0.9125	0.7783	0.9405	17	0.3650	0.4449	0.3791	0.4449
18	0.8326	1.0038	0.8746	1.0457	18	0.3537	0.4220	0.3676	0.4501
19	0.8671	1.0380	0.9369	1.1219	19	0.3537	0.4221	0.3676	0.4501
20	0.9012	1.0836	0.9851	1.1816	20	0.3309	0.3993	0.3449	0.4133
21	0.8784	1.0836	0.9763	1.2095	21	0.3079	0.3650	0.3220	0.3791
22	0.8671	1.0836	0.9789	1.2236	22	0.2852	0.3650	0.3132	0.3791
23	0.8326	1.0495	0.9585	1.2033	23	0.2739	0.3537	0.2599	0.3676
24	0.7871	1.0152	0.9129	1.1829	24	0.2397	0.3079	0.2675	0.3499
25	0.7413	0.9696	0.8812	1.1653	25	0.2282	0.3079	0.2702	0.3499
26	0.6958	0.9468	0.8358	1.1145	26	0.2168	0.2852	0.2587	0.3551
27	0.6502	0.9012	0.8040	1.0969	27	0.1939	0.2739	0.2358	0.3158
28	0.6045	0.8671	0.7584	1.0628	28	0.1939	0.2739	0.2498	0.3578
29	0.5589	0.8213	0.7127	1.0311	29	0.1826	0.2739	0.2524	0.3578
30	0.5361	0.8100	0.6900	1.0337	30	0.1826	0.2739	0.2665	0.3997
31	0.5019	0.7758	0.6557	1.0274	31	0.1826	0.2852	0.2944	0.4530
32	0.4905	0.7758	0.6303	1.0274	32	0.1939	0.3195	0.3198	0.5152
33	0.4677	0.7758	0.6355	1.0694	33	0.1939	0.3195	0.3477	0.5711
34	0.4563	0.7758	0.6241	1.0694	34	0.2168	0.3650	0.3986	0.6727
35	0.4563	0.8351	0.6241	1.1177	35	0.2397	0.4221	0.4773	0.8276
36	0.4677	0.8326	0.6774	1.2103	36	0.2624	0.4563	0.5140	0.9038
37	0.5019	0.9125	0.7396	1.3460	37	0.2852	0.5134	0.5789	1.0448
38	0.5357	0.9696	0.8018	1.4590	38	0.3309	0.6045	0.6665	1.2199
39	0.5818	1.0836	0.8894	1.6850	39	0.3650	0.6845	0.7566	1.4116
40	0.6276	1.1863	0.9771	1.8576	40	0.4108	0.7758	0.8722	1.6287
41	0.6729	1.2775	1.1065	2.1166	41	0.4563	0.8784	0.9598	1.8432
42	0.7413	1.4486	1.2587	2.4554	42	0.5133	1.0038	1.0868	2.1225
43	0.8100	1.5855	1.4113	2.7602	43	0.5589	1.1065	1.2161	2.3929
44	0.9012	1.7794	1.6004	3.1638	44	0.6276	1.2320	1.3547	2.7003
45	0.9924	1.9733	1.8035	3.5954	45	0.6958	1.4031	1.5349	3.0811

Annual rate per \$1,000 of cover									
Male					Female				
Death Only		Death & TPD			Death Only		Death & TPD		
Age Next Birthday	Non Smoker	Smoker*	Non Smoker	Smoker*	Age Next Birthday	Non Smoker	Smoker*	Non Smoker	Smoker*
46	1.0836	2.1901	2.0346	4.1197	46	0.7642	1.5512	1.7012	3.4810
47	1.1750	2.4183	2.2657	4.6697	47	0.8326	1.7225	1.9233	3.9458
48	1.2889	2.7032	2.5475	5.3322	48	0.9125	1.9049	2.1151	4.4220
49	1.4031	2.9658	2.8294	5.9862	49	0.9924	2.0988	2.3488	4.9934
50	1.5171	3.2737	3.1532	6.7975	50	1.0608	2.2927	2.5990	5.6067
51	1.6767	3.6045	3.5225	7.6039	51	1.1520	2.4751	2.9000	6.2368
52	1.8138	3.8895	3.9253	8.4482	52	1.2434	2.6805	3.2430	6.9734
53	1.9733	4.2545	4.3645	9.4005	53	1.3575	2.9087	3.6228	7.7750
54	2.1444	4.6083	4.8294	10.3835	54	1.4486	3.1024	4.0357	8.6819
55	2.3383	5.0301	5.3588	11.5185	55	1.5512	3.3306	4.4879	9.6514
56	2.5437	5.4293	5.9277	12.6868	56	1.6767	3.5700	4.9768	10.7577
57	2.7489	5.8742	6.5245	13.9147	57	1.7794	3.7869	5.5970	11.9114
58	2.9998	6.3532	7.1949	15.2468	58	1.9049	4.0263	6.2398	13.2556
59	3.2508	6.8779	7.9074	16.6945	59	2.0417	4.3001	6.9220	14.6340
60	3.5245	7.4026	8.6844	18.2119	60	2.1788	4.5625	7.6183	15.9731
61	3.8439	7.9273	9.5492	19.6735	61	2.3154	4.7564	8.3285	17.1599
62	4.2089	8.5203	10.5015	21.2314	62	2.4637	4.9733	9.0641	18.2996
63	4.5967	9.0908	11.5185	22.7946	63	2.6348	5.2127	9.8225	19.4760
64	5.0186	9.7295	12.6117	24.4542	64	2.7945	5.4293	10.5974	20.5736
65	5.4749	10.4023	13.7812	26.1898	65	2.9771	5.6574	11.3951	21.6267
66	6.2610	11.8322	20.9718	39.6597	66	3.2992	6.2187	17.3528	32.6476
67	7.1760	13.3733	24.1660	45.1022	67	3.6555	6.7693	19.9186	36.8621
68	8.2727	15.2010	28.0596	51.5864	68	4.0492	7.3643	23.0249	41.8899
69	9.5788	17.3501	32.6517	59.1891	69	4.4824	8.0041	26.7444	47.7737
70	11.0737	19.7681	37.9363	67.7739	70	4.9671	8.7052	31.0885	54.4457
71	12.7765	22.4733	-	-	71	5.5191	9.4905	-	-
72	14.7654	25.0788	-	-	72	6.2067	10.4055	-	-
73	17.0210	27.8802	-	-	73	7.0682	11.5451	-	-
74	19.5709	30.8731	-	-	74	8.1108	12.8990	-	-
75	22.4675	34.0835	-	-	75	9.3680	14.4945	-	-

\* 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.

You can contact Customer Services on 1800 893 141 to find out your occupational category and smoker status for your Death Only or Death & TPD 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:

**Annual premium = (premium rate x occupational loading) x Cover amount ÷ 1,000**

## We're here to help

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



Call  
1800 893 148



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[oasisfundmanagement.com.au](https://oasisfundmanagement.com.au)

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