

# Premium rates for Death Only and Death & TPD cover with the Oasis Superannuation Master Trust

The below premium rates for Death Only and Death and Total and Permanent Disablement (TPD) cover with the Oasis Superannuation Master Trust (the Fund) apply from 1 October 2023.

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	0.6190	0.7493	0.6456	0.7759	16	0.3367	0.4018	0.3500	0.4285
17	0.7275	0.8687	0.7409	0.8954	17	0.3475	0.4235	0.3609	0.4235
18	0.7926	0.9556	0.8326	0.9955	18	0.3367	0.4017	0.3500	0.4285
19	0.8255	0.9882	0.8919	1.0680	19	0.3367	0.4018	0.3500	0.4285
20	0.8579	1.0316	0.9378	1.1249	20	0.3150	0.3801	0.3283	0.3935
21	0.8362	1.0316	0.9294	1.1514	21	0.2931	0.3475	0.3065	0.3609
22	0.8255	1.0316	0.9319	1.1649	22	0.2715	0.3475	0.2982	0.3609
23	0.7926	0.9991	0.9125	1.1455	23	0.2608	0.3367	0.2474	0.3500
24	0.7493	0.9665	0.8691	1.1261	24	0.2282	0.2931	0.2547	0.3331
25	0.7057	0.9231	0.8389	1.1094	25	0.2172	0.2931	0.2572	0.3331
26	0.6624	0.9014	0.7957	1.0610	26	0.2064	0.2715	0.2463	0.3381
27	0.6190	0.8579	0.7654	1.0442	27	0.1846	0.2608	0.2245	0.3006
28	0.5755	0.8255	0.7220	1.0118	28	0.1846	0.2608	0.2378	0.3406
29	0.5321	0.7819	0.6785	0.9816	29	0.1738	0.2608	0.2403	0.3406
30	0.5104	0.7711	0.6569	0.9841	30	0.1738	0.2608	0.2537	0.3805
31	0.4778	0.7386	0.6242	0.9781	31	0.1738	0.2715	0.2803	0.4313
32	0.4670	0.7386	0.6000	0.9781	32	0.1846	0.3042	0.3044	0.4905
33	0.4453	0.7386	0.6050	1.0181	33	0.1846	0.3042	0.3310	0.5437
34	0.4344	0.7386	0.5941	1.0181	34	0.2064	0.3475	0.3795	0.6404
35	0.4344	0.7950	0.5941	1.0641	35	0.2282	0.4018	0.4544	0.7879
36	0.4453	0.7926	0.6449	1.1522	36	0.2498	0.4344	0.4893	0.8604
37	0.4778	0.8687	0.7041	1.2814	37	0.2715	0.4888	0.5511	0.9946
38	0.5100	0.9231	0.7633	1.3890	38	0.3150	0.5755	0.6345	1.1613
39	0.5539	1.0316	0.8467	1.6041	39	0.3475	0.6516	0.7203	1.3438

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*
40	0.5975	1.1294	0.9302	1.7684	40	0.3911	0.7386	0.8303	1.5505
41	0.6406	1.2162	1.0534	2.0150	41	0.4344	0.8362	0.9137	1.7547
42	0.7057	1.3791	1.1983	2.3375	42	0.4887	0.9556	1.0346	2.0206
43	0.7711	1.5094	1.3436	2.6277	43	0.5321	1.0534	1.1577	2.2780
44	0.8579	1.6940	1.5236	3.0119	44	0.5975	1.1729	1.2897	2.5707
45	0.9448	1.8786	1.7169	3.4228	45	0.6624	1.3358	1.4612	2.9332
46	1.0316	2.0850	1.9369	3.9220	46	0.7275	1.4767	1.6195	3.3139
47	1.1186	2.3022	2.1569	4.4456	47	0.7926	1.6398	1.8310	3.7564
48	1.2270	2.5734	2.4252	5.0763	48	0.8687	1.8135	2.0136	4.2097
49	1.3358	2.8234	2.6936	5.6989	49	0.9448	1.9981	2.2361	4.7537
50	1.4443	3.1166	3.0018	6.4712	50	1.0099	2.1827	2.4742	5.3376
51	1.5962	3.4315	3.3534	7.2389	51	1.0967	2.3563	2.7608	5.9374
52	1.7267	3.7028	3.7369	8.0427	52	1.1837	2.5518	3.0873	6.6387
53	1.8786	4.0503	4.1550	8.9493	53	1.2923	2.7691	3.4489	7.4018
54	2.0415	4.3871	4.5976	9.8851	54	1.3791	2.9535	3.8420	8.2652
55	2.2261	4.7887	5.1016	10.9656	55	1.4767	3.1707	4.2725	9.1881
56	2.4216	5.1687	5.6432	12.0778	56	1.5962	3.3986	4.7379	10.2413
57	2.6170	5.5922	6.2113	13.2468	57	1.6940	3.6051	5.3283	11.3397
58	2.8558	6.0482	6.8495	14.5150	58	1.8135	3.8330	5.9403	12.6193
59	3.0948	6.5478	7.5278	15.8932	59	1.9437	4.0937	6.5897	13.9316
60	3.3553	7.0473	8.2675	17.3377	60	2.0742	4.3435	7.2526	15.2064
61	3.6594	7.5468	9.0908	18.7292	61	2.2043	4.5281	7.9287	16.3362
62	4.0069	8.1113	9.9974	20.2123	62	2.3454	4.7346	8.6290	17.4212
63	4.3761	8.6544	10.9656	21.7005	63	2.5083	4.9625	9.3510	18.5412
64	4.7777	9.2625	12.0063	23.2804	64	2.6604	5.1687	10.0887	19.5861
65	5.2121	9.9030	13.1197	24.9327	65	2.8342	5.3858	10.8481	20.5886
66	5.9605	11.2643	19.9652	37.7560	66	3.1408	5.9202	16.5199	31.0805
67	6.8316	12.7314	23.0060	42.9373	67	3.4800	6.4444	18.9625	35.0927
68	7.8756	14.4714	26.7127	49.1103	68	3.8548	7.0108	21.9197	39.8792
69	9.1190	16.5173	31.0844	56.3480	69	4.2672	7.6199	25.4607	45.4806
70	10.5422	18.8192	36.1154	64.5208	70	4.7287	8.2874	29.5963	51.8323
71	12.1632	21.3946	0.0000	0.0000	71	5.2542	9.0350	0.0000	0.0000
72	14.0567	23.8750	0.0000	0.0000	72	5.9088	9.9060	0.0000	0.0000
73	16.2040	26.5420	0.0000	0.0000	73	6.7289	10.9909	0.0000	0.0000
74	18.6315	29.3912	0.0000	0.0000	74	7.7215	12.2798	0.0000	0.0000
75	21.3891	32.4475	0.0000	0.0000	75	8.9183	13.7988	0.0000	0.0000

\* 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 892 353** 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 892 353

### Email

[insurance@wrapinvest.com.au](mailto:insurance@wrapinvest.com.au)

### Visit

[wrapinvest.com.au/voyage](https://wrapinvest.com.au/voyage)

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