

# Premium rates for Salary Continuance cover with a 2 year Benefit Period with the Oasis Superannuation Master Trust

The below premium rates for Salary Continuance cover with a 2 year Benefit Period and either a 30, 60 or 90 day Waiting Period with the Oasis Superannuation Master Trust (the Fund) apply from 1 October 2023.

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	1.2540	1.5660	0.8687	1.0871	0.5535	0.6953	16	2.1540	2.6940	2.0682	2.5859	1.9980	2.4975
17	1.2540	1.5660	0.8687	1.0871	0.5535	0.6953	17	2.1540	2.6940	2.0682	2.5859	1.9980	2.4975
18	1.2540	1.5660	0.8687	1.0871	0.5535	0.6953	18	2.1540	2.6940	2.0682	2.5859	1.9980	2.4975
19	1.2540	1.5660	0.8687	1.0871	0.5535	0.6953	19	2.1540	2.6940	2.0682	2.5859	1.9980	2.4975
20	1.2540	1.5660	0.8687	1.0871	0.5535	0.6953	20	2.1540	2.6940	2.0682	2.5859	1.9980	2.4975
21	1.2540	1.5660	0.8687	1.0871	0.5535	0.6953	21	2.1540	2.6940	2.0682	2.5859	1.9980	2.4975
22	1.3140	1.6440	0.8921	1.1148	0.5468	0.6818	22	2.1600	2.7060	2.0041	2.5097	1.8765	2.3490
23	1.4700	1.8360	0.9771	1.2197	0.5738	0.7155	23	2.3580	2.9460	2.1192	2.6474	1.9238	2.4030
24	1.6260	2.0280	1.0547	1.3173	0.5873	0.7358	24	2.5560	3.1920	2.2306	2.7878	1.9643	2.4570
25	1.7880	2.2320	1.1425	1.4276	0.6143	0.7695	25	2.7540	3.4440	2.3494	2.9383	2.0183	2.5245
26	1.9500	2.4360	1.2302	1.5380	0.6413	0.8033	26	2.9640	3.7020	2.4736	3.0878	2.0723	2.5853
27	2.1180	2.6460	1.3207	1.6474	0.6683	0.8303	27	3.1740	3.9660	2.5904	3.2363	2.1128	2.6393
28	2.2680	2.8380	1.4030	1.7523	0.6953	0.8640	28	3.3840	4.2360	2.7034	3.3838	2.1465	2.6865
29	2.4000	3.0000	1.4735	1.8438	0.7155	0.8978	29	3.6000	4.5000	2.8154	3.5174	2.1735	2.7135
30	2.5140	3.1440	1.5397	1.9271	0.7425	0.9315	30	3.8280	4.7820	2.9218	3.6518	2.1803	2.7270
31	2.6160	3.2700	1.6004	2.0024	0.7695	0.9653	31	4.0500	5.0580	3.0217	3.7760	2.1803	2.7270
32	2.7000	3.3780	1.6531	2.0696	0.7965	0.9990	32	4.2780	5.3520	3.1205	3.9008	2.1735	2.7135
33	2.7780	3.4740	1.6994	2.1239	0.8168	1.0193	33	4.5180	5.6460	3.2285	4.0331	2.1735	2.7135
34	2.8500	3.5580	1.7429	2.1803	0.8370	1.0530	34	4.7640	5.9580	3.3356	4.1699	2.1668	2.7068
35	2.9160	3.6480	1.7874	2.2356	0.8640	1.0800	35	5.0280	6.2820	3.4469	4.3082	2.1533	2.6933
36	2.9760	3.7260	1.8330	2.2967	0.8978	1.1273	36	5.2980	6.6180	3.5759	4.4669	2.1668	2.7068
37	3.0480	3.8100	1.8877	2.3568	0.9383	1.1678	37	5.5800	6.9780	3.7064	4.6325	2.1735	2.7135
38	3.1200	3.8940	1.9424	2.4243	0.9788	1.2218	38	5.8740	7.3380	3.8536	4.8131	2.2005	2.7473

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*
39	3.2040	4.0020	2.0024	2.5026	1.0193	1.2758	39	6.1860	7.7340	4.0163	5.0210	2.2410	2.8013
40	3.3000	4.1280	2.0864	2.6075	1.0935	1.3635	40	6.5280	8.1600	4.2036	5.2573	2.3018	2.8823
41	3.4200	4.2720	2.1813	2.7243	1.1678	1.4580	41	6.8820	8.6040	4.4149	5.5202	2.3963	2.9970
42	3.5580	4.4460	2.2954	2.8694	1.2623	1.5795	42	7.2600	9.0720	4.6518	5.8162	2.5178	3.1523
43	3.7260	4.6560	2.4341	3.0419	1.3770	1.7213	43	7.6680	9.5820	4.9171	6.1459	2.6663	3.3345
44	3.9180	4.8960	2.6021	3.2501	1.5255	1.9035	44	8.0940	10.1220	5.2202	6.5263	2.8688	3.5843
45	4.1580	5.1960	2.8104	3.5114	1.7078	2.1330	45	8.5560	10.6980	5.5543	6.9451	3.0983	3.8745
46	4.4280	5.5320	3.0507	3.8111	1.9238	2.4030	46	9.0540	11.3160	5.9380	7.4200	3.3885	4.2323
47	4.7460	5.9340	3.3311	4.1627	2.1735	2.7135	47	9.5880	11.9880	6.3677	7.9600	3.7328	4.6643
48	5.1240	6.4080	3.6720	4.5914	2.4840	3.1050	48	10.1580	12.7020	6.8432	8.5560	4.1310	5.1638
49	5.5560	6.9480	4.0669	5.0868	2.8485	3.5640	49	10.7760	13.4700	7.3775	9.2209	4.5968	5.7443
50	6.0480	7.5600	4.5222	5.6518	3.2738	4.0905	50	11.4420	14.3040	7.9778	9.9711	5.1435	6.4260
51	6.6120	8.2620	5.0582	6.3204	3.7868	4.7318	51	12.1680	15.2100	8.6424	10.8020	5.7578	7.1955
52	7.2600	9.0720	5.6690	7.0821	4.3673	5.4540	52	12.9480	16.1820	9.3832	11.7295	6.4665	8.0865
53	7.9800	9.9780	6.3643	7.9539	5.0423	6.2978	53	13.8000	17.2500	10.2121	12.7633	7.2765	9.0923
54	8.8020	11.0040	7.1648	8.9576	5.8253	7.2833	54	14.7240	18.4020	11.1217	13.9016	8.1743	10.2195
55	9.7260	12.1620	8.0781	10.0987	6.7298	8.4105	55	15.7320	19.6620	12.1322	15.1629	9.1868	11.4818
56	10.7760	13.4700	9.1112	11.3890	7.7490	9.6863	56	16.8420	21.0480	13.2516	16.5625	10.3140	12.8925
57	11.9460	14.9340	10.2800	12.8534	8.9168	11.1510	57	18.0660	22.5780	14.4929	18.1123	11.5695	14.4585
58	13.2720	16.5840	11.6080	14.5055	10.2465	12.8048	58	19.4040	24.2520	15.8598	19.8234	12.9600	16.2000
59	14.7540	18.4440	13.1028	16.3782	11.7518	14.6880	59	20.8860	26.1120	17.3769	21.7222	14.5058	18.1305
60	16.4340	20.5380	14.7869	18.4826	13.4393	16.8008	60	22.5360	28.1700	19.0475	23.8066	16.1933	20.2365
61	18.3240	22.9080	16.6844	20.8559	15.3428	19.1768	61	24.3780	30.4680	20.9011	26.1215	18.0563	22.5653
62	20.4780	25.6020	18.8305	23.5383	17.4825	21.8498	62	26.4300	33.0360	22.9419	28.6767	20.0880	25.1100
63	22.9200	28.6500	21.2474	26.5619	19.8788	24.8535	63	28.7400	35.9220	25.2103	31.5124	22.3223	27.9045
64	26.5475	33.1844	24.6187	30.7766	23.0405	28.8065	64	35.2744	44.0892	30.9337	38.6666	27.3822	34.2298
65	30.7712	38.4641	28.5492	35.6903	26.7311	33.4208	65	43.2101	54.0082	37.8847	47.3552	33.5274	41.9118
66	35.5664	44.4580	33.0151	41.2732	30.9277	38.6675	66	52.4018	65.4968	45.9493	57.4358	40.6700	50.8405
67	41.2064	51.5079	38.2848	47.8610	35.8945	44.8772	67	63.4137	79.2605	55.5994	69.4982	49.2058	61.5110
68	48.0265	60.0331	44.6547	55.8242	41.8961	52.3807	68	76.7735	95.9589	67.3304	84.1619	59.6042	74.5098
69	45.3782	56.7228	40.4453	50.5618	36.4093	45.5209	69	71.9288	89.9034	59.9051	74.8801	50.0676	62.5883
70	24.9273	31.1591	18.4598	23.0765	13.1681	16.4636	70	40.1372	50.1674	27.9674	34.9580	18.0102	22.5141

\* 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 892 353** 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 Salary Continuance with a 2 Year Benefit Period

The formula to calculate your Salary Continuance cover with a 2 year Benefit Period using the premium rates in the table on the previous page is:

**Annual premium = (premium rate x occupational loading x stamp duty\*) x monthly benefit ÷ 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.

### 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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