

GROUP INSURANCE PREMIUM RATES EFFECTIVE 1 OCTOBER 2017

SALARY CONTINUANCE COVER WITH A BENEFIT PERIOD TO AGE 65						
Annual premium rates per \$100 monthly benefit						
MALE						
Age Next Birthday	30 Days		60 Days		90 Days	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	9.9485	12.9329	5.5668	7.2369	4.2299	5.4990
17	9.9485	12.9329	5.5668	7.2369	4.2299	5.4990
18	9.9485	12.9329	5.5668	7.2369	4.2299	5.4990
19	9.9485	12.9329	5.5668	7.2369	4.2299	5.4990
20	9.9485	12.9329	5.5668	7.2369	4.2299	5.4990
21	10.2785	13.3620	5.7704	7.5015	4.3596	5.6675
22	10.6249	13.8124	5.9841	7.7793	4.4944	5.8428
23	10.9888	14.2856	6.2087	8.0712	4.6348	6.0252
24	11.3713	14.7827	6.4445	8.3778	4.7806	6.2147
25	11.7726	15.3043	6.6919	8.6994	4.9318	6.4114
26	12.0683	15.6886	6.8811	8.9453	4.9068	6.3788
27	12.4696	16.2103	7.1302	9.2691	4.9287	6.4072
28	12.9768	16.8698	7.4398	9.6717	4.9968	6.4959
29	13.5909	17.6682	7.8106	10.1537	5.1115	6.6449
30	14.3118	18.6051	8.2429	10.7158	5.2727	6.8545
31	15.1398	19.6816	8.5807	11.1547	5.4817	7.1262
32	16.0762	20.8990	9.1280	11.8664	5.7406	7.4628
33	17.1216	22.2582	9.7377	12.6591	6.0523	7.8680
34	18.2775	23.7607	10.4106	13.5337	6.4205	8.3467
35	19.5455	25.4091	11.1476	14.4919	6.8506	8.9059
36	20.9281	27.2064	11.9502	15.5353	7.3489	9.5535
37	22.4277	29.1558	12.8199	16.6659	7.9229	10.2997
38	24.0478	31.2621	13.7586	17.8862	8.5812	11.1557
39	25.7929	33.5309	14.7689	19.1995	9.3345	12.1349
40	27.6674	35.9677	15.8533	20.6094	10.1938	13.2519
41	29.6767	38.5798	17.5894	22.8662	11.1713	14.5228
42	31.8264	41.3744	18.8717	24.5331	12.2805	15.9646
43	34.1228	44.3596	20.2398	26.3116	13.5351	17.5956
44	36.5727	47.5446	21.6976	28.2068	14.9494	19.4344
45	39.1829	50.9377	23.2487	30.2231	16.5377	21.4990
46	41.9608	54.5491	24.8971	32.3661	18.3137	23.8079
47	44.9127	58.3866	26.6460	34.6398	20.2898	26.3767
48	48.0453	62.4589	28.4995	37.0493	22.4771	29.2201
49	51.3644	66.7736	30.4609	39.5991	24.8836	32.3486
50	54.8746	71.3370	32.5346	42.2950	27.5143	35.7686
51	58.5787	76.1522	37.3112	48.5046	30.3697	39.4807
52	62.4790	81.2227	39.7683	51.6988	33.4455	43.4790
53	66.5742	86.5466	42.3407	55.0430	36.7299	47.7488
54	70.8596	92.1174	45.0244	58.5318	40.2043	52.2656
55	75.3270	97.9250	47.8135	62.1575	43.8412	56.9936
56	79.8645	103.8238	50.6322	65.8218	47.5327	61.7925
57	84.2698	109.5507	53.3448	69.3482	51.0927	66.4204
58	88.3381	114.8397	55.8157	72.5603	54.3169	70.6119
59	91.7704	119.3014	57.8471	75.2012	56.9183	73.9937
60	94.1361	122.3769	59.1589	76.9065	58.5027	76.0535
61	94.7804	123.2144	62.3439	81.0469	58.5035	76.0546
62	92.6952	120.5038	60.5521	78.7178	56.0937	72.9217
63	81.7447	106.2682	52.5188	68.2745	46.5765	60.5494
64	55.1778	71.7312	33.4478	43.4821	26.1105	33.9436
65	18.2088	23.6713	11.0378	14.3491	8.6165	11.2015

SALARY CONTINUANCE COVER WITH A BENEFIT PERIOD TO AGE 65						
Annual premium rates per \$100 monthly benefit						
FEMALE						
Age Next Birthday	30 Days		60 Days		90 Days	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
16	13.4697	17.5106	7.5888	9.8654	6.1518	7.9975
17	13.4697	17.5106	7.5888	9.8654	6.1518	7.9975
18	13.4697	17.5106	7.5888	9.8654	6.1518	7.9975
19	13.4697	17.5106	7.5888	9.8654	6.1518	7.9975
20	13.4697	17.5106	7.5888	9.8654	6.1518	7.9975
21	13.9062	18.0780	7.8543	10.2106	6.3340	8.2343
22	14.3595	18.6673	8.1300	10.5689	6.5207	8.4768
23	14.8302	19.2792	8.4159	10.9407	6.7117	8.7252
24	15.3182	19.9136	8.7122	11.3259	6.9070	8.9791
25	15.8248	20.5723	9.0194	11.7253	7.1067	9.2386
26	16.5719	21.5436	9.4647	12.3039	7.5986	9.8781
27	17.4766	22.7196	9.9998	12.9997	8.0198	10.4258
28	18.5406	24.1027	10.6263	13.8142	8.3909	10.9082
29	19.7645	25.6939	11.3448	14.7482	8.7339	11.3542
30	21.1471	27.4911	12.1543	15.8006	9.0712	11.7926
31	22.6876	29.4939	12.8341	16.6843	9.4266	12.2546
32	24.3836	31.6987	13.8078	17.9501	9.8232	12.7701
33	26.2323	34.1021	14.8678	19.3282	10.2843	13.3696
34	28.2306	36.6997	16.0124	20.8162	10.8326	14.0824
35	30.3740	39.4862	17.2391	22.4109	11.4896	14.9363
36	32.6572	42.4544	18.5446	24.1080	12.2748	15.9574
37	35.0746	45.5970	19.9255	25.9031	13.2067	17.1687
38	37.6201	48.9062	21.3782	27.7916	14.3009	18.5911
39	40.2881	52.3744	22.8996	29.7694	15.5710	20.2424
40	43.0704	55.9915	24.4858	31.8315	17.0272	22.1353
41	45.9602	59.7481	27.1719	35.3235	18.6763	24.2791
42	48.9481	63.6325	28.9360	37.6167	20.5208	26.6771
43	52.0259	67.6336	30.7502	39.9753	22.5595	29.3274
44	55.1846	71.7400	32.6091	42.3918	24.7862	32.2221
45	58.4130	75.9370	34.5053	44.8569	27.1890	35.3456
46	61.7013	80.2116	36.4329	47.3627	29.7511	38.6764
47	65.0365	84.5476	38.3837	49.8987	32.4490	42.1835
48	68.4065	88.9284	40.3507	52.4558	35.2533	45.8293
49	71.7946	93.3331	42.3250	55.0226	38.1276	49.5659
50	75.1845	97.7398	44.3011	57.5915	41.0290	53.3376
51	78.5549	102.1213	49.1037	63.8347	43.9063	57.0782
52	81.8830	106.4479	51.1326	66.4723	46.7038	60.7149
53	85.1432	110.6861	53.1091	69.0418	49.3589	64.1666
54	88.3042	114.7955	55.0135	71.5174	51.8039	67.3451
55	91.3291	118.7279	56.8219	73.8683	53.9660	70.1558
56	94.0775	122.3008	58.4432	75.9761	55.7012	72.4116
57	96.3341	125.2344	59.7371	77.6582	56.8159	73.8606
58	97.9082	127.2807	60.5800	78.7540	57.1440	74.2872
59	98.5464	128.1103	60.8080	79.0503	56.4950	73.4434
60	97.8988	127.2685	60.1961	78.2548	54.6437	71.0368
61	95.4424	124.0751	58.9696	76.6604	51.2974	66.6865
62	90.3655	117.4752	55.4310	72.0604	46.0426	59.8553
63	77.9235	101.3006	47.0128	61.1166	36.3075	47.1998
64	52.4657	68.2054	29.8934	38.8613	19.7663	25.6961
65	17.3138	22.5078	9.8649	12.8243	6.5229	8.4797

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 are inclusive of your adviser's remuneration, any applicable taxes (except stamp duty on salary continuance cover) and other fees that may be charged by the Trust.