

GROUP INSURANCE PREMIUM RATES EFFECTIVE 1 OCTOBER 2017

| SALARY CONTINUANCE COVER WITH A 2 YEAR BENEFIT PERIOD | | | | | | |
|---|------------|----------|------------|----------|------------|---------|
| 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 | 2.3058 | 2.8795 | 1.5974 | 1.9989 | 1.0178 | 1.2784 |
| 17 | 2.3058 | 2.8795 | 1.5974 | 1.9989 | 1.0178 | 1.2784 |
| 18 | 2.3058 | 2.8795 | 1.5974 | 1.9989 | 1.0178 | 1.2784 |
| 19 | 2.3058 | 2.8795 | 1.5974 | 1.9989 | 1.0178 | 1.2784 |
| 20 | 2.3058 | 2.8795 | 1.5974 | 1.9989 | 1.0178 | 1.2784 |
| 21 | 2.3058 | 2.8795 | 1.5974 | 1.9989 | 1.0178 | 1.2784 |
| 22 | 2.4162 | 3.0230 | 1.6402 | 2.0498 | 1.0054 | 1.2536 |
| 23 | 2.7030 | 3.3760 | 1.7966 | 2.2428 | 1.0550 | 1.3157 |
| 24 | 2.9899 | 3.7291 | 1.9394 | 2.4222 | 1.0798 | 1.3529 |
| 25 | 3.2878 | 4.1042 | 2.1007 | 2.6251 | 1.1295 | 1.4150 |
| 26 | 3.5856 | 4.4793 | 2.2621 | 2.8280 | 1.1791 | 1.4770 |
| 27 | 3.8946 | 4.8654 | 2.4284 | 3.0291 | 1.2288 | 1.5267 |
| 28 | 4.1704 | 5.2185 | 2.5798 | 3.2221 | 1.2784 | 1.5887 |
| 29 | 4.4131 | 5.5164 | 2.7095 | 3.3903 | 1.3157 | 1.6508 |
| 30 | 4.6227 | 5.7812 | 2.8311 | 3.5436 | 1.3653 | 1.7128 |
| 31 | 4.8103 | 6.0129 | 2.9428 | 3.6820 | 1.4150 | 1.7749 |
| 32 | 4.9647 | 6.2114 | 3.0397 | 3.8055 | 1.4646 | 1.8370 |
| 33 | 5.1082 | 6.3880 | 3.1247 | 3.9054 | 1.5018 | 1.8742 |
| 34 | 5.2406 | 6.5424 | 3.2047 | 4.0090 | 1.5391 | 1.9362 |
| 35 | 5.3619 | 6.7079 | 3.2867 | 4.1108 | 1.5887 | 1.9859 |
| 36 | 5.4722 | 6.8513 | 3.3704 | 4.2231 | 1.6508 | 2.0728 |
| 37 | 5.6046 | 7.0058 | 3.4710 | 4.3336 | 1.7252 | 2.1472 |
| 38 | 5.7370 | 7.1603 | 3.5715 | 4.4577 | 1.7997 | 2.2465 |
| 39 | 5.8915 | 7.3588 | 3.6820 | 4.6017 | 1.8742 | 2.3458 |
| 40 | 6.0680 | 7.5905 | 3.8365 | 4.7947 | 2.0107 | 2.5072 |
| 41 | 6.2887 | 7.8553 | 4.0109 | 5.0094 | 2.1472 | 2.6810 |
| 42 | 6.5424 | 8.1753 | 4.2206 | 5.2763 | 2.3210 | 2.9044 |
| 43 | 6.8513 | 8.5614 | 4.4757 | 5.5934 | 2.5320 | 3.1650 |
| 44 | 7.2044 | 9.0027 | 4.7848 | 5.9763 | 2.8051 | 3.5001 |
| 45 | 7.6457 | 9.5544 | 5.1677 | 6.4566 | 3.1402 | 3.9221 |
| 46 | 8.1422 | 10.1722 | 5.6095 | 7.0077 | 3.5374 | 4.4186 |
| 47 | 8.7269 | 10.9114 | 6.1252 | 7.6544 | 3.9966 | 4.9896 |
| 48 | 9.4220 | 11.7830 | 6.7520 | 8.4425 | 4.5676 | 5.7094 |
| 49 | 10.2163 | 12.7759 | 7.4781 | 9.3536 | 5.2378 | 6.5535 |
| 50 | 11.1210 | 13.9013 | 8.3153 | 10.3924 | 6.0197 | 7.5216 |
| 51 | 12.1581 | 15.1921 | 9.3008 | 11.6218 | 6.9630 | 8.7007 |
| 52 | 13.3496 | 16.6815 | 10.4241 | 13.0225 | 8.0305 | 10.0288 |
| 53 | 14.6736 | 18.3475 | 11.7025 | 14.6255 | 9.2717 | 11.5803 |
| 54 | 16.1850 | 20.2341 | 13.1746 | 16.4711 | 10.7114 | 13.3924 |
| 55 | 17.8841 | 22.3634 | 14.8539 | 18.5694 | 12.3746 | 15.4652 |
| 56 | 19.8148 | 24.7685 | 16.7535 | 20.9419 | 14.2488 | 17.8110 |
| 57 | 21.9662 | 27.4605 | 18.9026 | 23.6346 | 16.3961 | 20.5044 |
| 58 | 24.4045 | 30.4945 | 21.3447 | 26.6724 | 18.8412 | 23.5453 |
| 59 | 27.1295 | 33.9147 | 24.0933 | 30.1161 | 21.6090 | 27.0082 |
| 60 | 30.2187 | 37.7651 | 27.1900 | 33.9855 | 24.7120 | 30.8931 |
| 61 | 33.6940 | 42.1231 | 30.6790 | 38.3495 | 28.2121 | 35.2621 |
| 62 | 37.6548 | 47.0768 | 34.6253 | 43.2820 | 32.1467 | 40.1772 |
| 63 | 42.1451 | 52.6814 | 39.0694 | 48.8419 | 36.5529 | 45.7004 |
| 64 | 48.8152 | 61.0191 | 45.2685 | 56.5916 | 42.3667 | 52.9691 |
| 65 | 56.5818 | 70.7273 | 52.4959 | 65.6268 | 49.1530 | 61.4537 |
| 66 | 65.3992 | 81.7490 | 60.7078 | 75.8927 | 56.8694 | 71.1013 |
| 67 | 75.7698 | 94.7123 | 70.3977 | 88.0064 | 66.0024 | 82.5198 |
| 68 | 88.3106 | 110.3882 | 82.1107 | 102.6491 | 77.0380 | 96.3171 |
| 69 | 83.4411 | 104.3014 | 74.3705 | 92.9725 | 66.9491 | 83.7034 |
| 70 | 45.8361 | 57.2951 | 33.9436 | 42.4329 | 24.2134 | 30.2730 |

| SALARY CONTINUANCE COVER WITH A 2 YEAR BENEFIT PERIOD | | | | | | |
|---|------------|----------|------------|----------|------------|----------|
| 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 | 3.9608 | 4.9537 | 3.8030 | 4.7550 | 3.6739 | 4.5924 |
| 17 | 3.9608 | 4.9537 | 3.8030 | 4.7550 | 3.6739 | 4.5924 |
| 18 | 3.9608 | 4.9537 | 3.8030 | 4.7550 | 3.6739 | 4.5924 |
| 19 | 3.9608 | 4.9537 | 3.8030 | 4.7550 | 3.6739 | 4.5924 |
| 20 | 3.9608 | 4.9537 | 3.8030 | 4.7550 | 3.6739 | 4.5924 |
| 21 | 3.9608 | 4.9537 | 3.8030 | 4.7550 | 3.6739 | 4.5924 |
| 22 | 3.9718 | 4.9758 | 3.6851 | 4.6147 | 3.4505 | 4.3193 |
| 23 | 4.3359 | 5.4171 | 3.8967 | 4.8679 | 3.5374 | 4.4186 |
| 24 | 4.7000 | 5.8694 | 4.1015 | 5.1261 | 3.6118 | 4.5179 |
| 25 | 5.0640 | 6.3328 | 4.3199 | 5.4029 | 3.7111 | 4.6420 |
| 26 | 5.4502 | 6.8072 | 4.5483 | 5.6778 | 3.8104 | 4.7537 |
| 27 | 5.8363 | 7.2927 | 4.7630 | 5.9509 | 3.8849 | 4.8530 |
| 28 | 6.2225 | 7.7891 | 4.9709 | 6.2221 | 3.9470 | 4.9399 |
| 29 | 6.6197 | 8.2746 | 5.1770 | 6.4678 | 3.9966 | 4.9896 |
| 30 | 7.0389 | 8.7931 | 5.3725 | 6.7148 | 4.0090 | 5.0144 |
| 31 | 7.4471 | 9.3006 | 5.5562 | 6.9432 | 4.0090 | 5.0144 |
| 32 | 7.8664 | 9.8412 | 5.7380 | 7.1728 | 3.9966 | 4.9896 |
| 33 | 8.3077 | 10.3818 | 5.9366 | 7.4161 | 3.9966 | 4.9896 |
| 34 | 8.7600 | 10.9555 | 6.1333 | 7.6674 | 3.9842 | 4.9772 |
| 35 | 9.2454 | 11.5513 | 6.3381 | 7.9219 | 3.9594 | 4.9523 |
| 36 | 9.7419 | 12.1691 | 6.5752 | 8.2135 | 3.9842 | 4.9772 |
| 37 | 10.2605 | 12.8311 | 6.8153 | 8.5183 | 3.9966 | 4.9896 |
| 38 | 10.8011 | 13.4931 | 7.0859 | 8.8503 | 4.0463 | 5.0516 |
| 39 | 11.3748 | 14.2212 | 7.3850 | 9.2326 | 4.1207 | 5.1509 |
| 40 | 12.0036 | 15.0045 | 7.7295 | 9.6670 | 4.2324 | 5.2999 |
| 41 | 12.6546 | 15.8210 | 8.1180 | 10.1504 | 4.4062 | 5.5109 |
| 42 | 13.3496 | 16.6815 | 8.5536 | 10.6947 | 4.6296 | 5.7963 |
| 43 | 14.0999 | 17.6193 | 9.0414 | 11.3010 | 4.9027 | 6.1315 |
| 44 | 14.8832 | 18.6123 | 9.5987 | 12.0004 | 5.2750 | 6.5907 |
| 45 | 15.7327 | 19.6714 | 10.2131 | 12.7706 | 5.6970 | 7.1244 |
| 46 | 16.6484 | 20.8078 | 10.9187 | 13.6437 | 6.2307 | 7.7822 |
| 47 | 17.6303 | 22.0434 | 11.7087 | 14.6367 | 6.8638 | 8.5766 |
| 48 | 18.6785 | 23.3563 | 12.5831 | 15.7326 | 7.5961 | 9.4951 |
| 49 | 19.8148 | 24.7685 | 13.5655 | 16.9552 | 8.4525 | 10.5625 |
| 50 | 21.0395 | 26.3021 | 14.6696 | 18.3348 | 9.4578 | 11.8161 |
| 51 | 22.3744 | 27.9680 | 15.8915 | 19.8627 | 10.5873 | 13.2310 |
| 52 | 23.8087 | 29.7553 | 17.2537 | 21.5681 | 11.8906 | 14.8694 |
| 53 | 25.3753 | 31.7192 | 18.7779 | 23.4689 | 13.3800 | 16.7188 |
| 54 | 27.0744 | 33.8375 | 20.4504 | 25.5622 | 15.0307 | 18.7915 |
| 55 | 28.9279 | 36.1543 | 22.3084 | 27.8814 | 16.8925 | 21.1126 |
| 56 | 30.9689 | 38.7029 | 24.3669 | 30.4550 | 18.9653 | 23.7066 |
| 57 | 33.2196 | 41.5163 | 26.6495 | 33.3047 | 21.2739 | 26.5862 |
| 58 | 35.6799 | 44.5944 | 29.1629 | 36.4511 | 23.8307 | 29.7884 |
| 59 | 38.4050 | 48.0145 | 31.9524 | 39.9426 | 26.6731 | 33.3382 |
| 60 | 41.4390 | 51.7988 | 35.0244 | 43.7753 | 29.7760 | 37.2107 |
| 61 | 44.8261 | 56.0243 | 38.4327 | 48.0320 | 33.2017 | 41.4928 |
| 62 | 48.5993 | 60.7463 | 42.1854 | 52.7305 | 36.9377 | 46.1721 |
| 63 | 52.8469 | 66.0531 | 46.3564 | 57.9447 | 41.0460 | 51.3106 |
| 64 | 64.8621 | 81.0709 | 56.8805 | 71.0997 | 50.3501 | 62.9414 |
| 65 | 79.4544 | 99.3097 | 69.6619 | 87.0762 | 61.6499 | 77.0670 |
| 66 | 96.3560 | 120.4350 | 84.4912 | 105.6125 | 74.7835 | 93.4850 |
| 67 | 116.6045 | 145.7435 | 102.2356 | 127.7928 | 90.4791 | 113.1058 |
| 68 | 141.1705 | 176.4484 | 123.8066 | 154.7562 | 109.5998 | 137.0080 |
| 69 | 132.2620 | 165.3137 | 110.1530 | 137.6888 | 92.0638 | 115.0867 |
| 70 | 73.8040 | 92.2473 | 51.4261 | 64.2805 | 33.1169 | 41.3986 |

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.