

GROUP INSURANCE PREMIUM RATES EFFECTIVE 1 OCTOBER 2017

DEATH ONLY AND DEATH & TPD COVER
Annual premium rates per \$1,000 of cover
MALE

Age Next Birthday	Death Only		Death & TPD	
	Non-smoker	Smoker	Non-smoker	Smoker
16	0.6817	0.8252	0.7109	0.8545
17	0.8012	0.9567	0.8160	0.9860
18	0.8730	1.0524	0.9170	1.0964
19	0.9091	1.0882	0.9823	1.1762
20	0.9448	1.1361	1.0328	1.2388
21	0.9210	1.1361	1.0236	1.2681
22	0.9091	1.1361	1.0263	1.2828
23	0.8730	1.1004	1.0049	1.2616
24	0.8252	1.0644	0.9571	1.2402
25	0.7773	1.0165	0.9239	1.2217
26	0.7295	0.9927	0.8763	1.1685
27	0.6817	0.9448	0.8429	1.1500
28	0.6338	0.9091	0.7952	1.1143
29	0.5860	0.8611	0.7472	1.0811
30	0.5621	0.8492	0.7235	1.0838
31	0.5263	0.8134	0.6875	1.0772
32	0.5143	0.8134	0.6609	1.0772
33	0.4904	0.8134	0.6662	1.1212
34	0.4784	0.8134	0.6544	1.1212
35	0.4784	0.8756	0.6544	1.1718
36	0.4904	0.8730	0.7102	1.2689
37	0.5263	0.9567	0.7755	1.4112
38	0.5617	1.0165	0.8407	1.5297
39	0.6100	1.1361	0.9325	1.7666
40	0.6580	1.2438	1.0244	1.9475
41	0.7055	1.3394	1.1601	2.2191
42	0.7773	1.5188	1.3196	2.5743
43	0.8492	1.6624	1.4796	2.8939
44	0.9448	1.8656	1.6779	3.3171
45	1.0405	2.0689	1.8909	3.7696
46	1.1361	2.2962	2.1332	4.3193
47	1.2319	2.5355	2.3755	4.8959
48	1.3514	2.8342	2.6709	5.5905
49	1.4711	3.1094	2.9664	6.2762
50	1.5906	3.4323	3.3059	7.1268
51	1.7579	3.7791	3.6932	7.9722
52	1.9016	4.0780	4.1155	8.8575
53	2.0689	4.4607	4.5760	9.8559
54	2.2483	4.8315	5.0633	10.8865
55	2.4516	5.2738	5.6184	12.0765
56	2.6669	5.6923	6.2149	13.3014
57	2.8820	6.1587	6.8406	14.5888
58	3.1451	6.6610	7.5435	15.9854
59	3.4083	7.2111	8.2905	17.5032
60	3.6953	7.7612	9.1051	19.0942
61	4.0301	8.3113	10.0118	20.6266
62	4.4128	8.9330	11.0102	22.2600
63	4.8194	9.5311	12.0765	23.8989
64	5.2618	10.2008	13.2227	25.6389
65	5.7402	10.9062	14.4488	27.4586
66	6.5643	12.4054	21.9878	41.5810
67	7.5236	14.0212	25.3367	47.2871
68	8.6735	15.9374	29.4190	54.0855
69	10.0428	18.1906	34.2335	62.0565
70	11.6101	20.7258	39.7741	71.0572
71	13.3955	23.5620	-	-
72	15.4807	26.2937	-	-
73	17.8455	29.2309	-	-
74	20.5190	32.3687	-	-
75	23.5559	35.7346	-	-

DEATH ONLY AND DEATH & TPD COVER
Annual premium rates per \$1,000 of cover
FEMALE

Age Next Birthday	Death Only		Death & TPD	
	Non-smoker	Smoker	Non-smoker	Smoker
16	0.3708	0.4425	0.3855	0.4719
17	0.3827	0.4664	0.3975	0.4665
18	0.3708	0.4424	0.3855	0.4719
19	0.3708	0.4425	0.3855	0.4719
20	0.3470	0.4187	0.3616	0.4333
21	0.3228	0.3827	0.3376	0.3975
22	0.2990	0.3827	0.3284	0.3975
23	0.2871	0.3708	0.2873	0.3855
24	0.2513	0.3228	0.2805	0.3668
25	0.2393	0.3228	0.2833	0.3668
26	0.2273	0.2990	0.2713	0.3724
27	0.2033	0.2871	0.2473	0.3311
28	0.2033	0.2871	0.2619	0.3751
29	0.1914	0.2871	0.2646	0.3751
30	0.1914	0.2871	0.2794	0.4191
31	0.1914	0.2990	0.3086	0.4750
32	0.2033	0.3350	0.3353	0.5402
33	0.2033	0.3350	0.3645	0.5988
34	0.2273	0.3827	0.4179	0.7053
35	0.2513	0.4425	0.5005	0.8677
36	0.2751	0.4784	0.5389	0.9476
37	0.2990	0.5383	0.6069	1.0954
38	0.3470	0.6338	0.6988	1.2790
39	0.3827	0.7177	0.7933	1.4800
40	0.4307	0.8134	0.9145	1.7076
41	0.4784	0.9210	1.0063	1.9325
42	0.5381	1.0524	1.1394	2.2253
43	0.5860	1.1601	1.2750	2.5088
44	0.6580	1.2917	1.4203	2.8311
45	0.7295	1.4711	1.6093	3.2304
46	0.8012	1.6264	1.7836	3.6496
47	0.8730	1.8059	2.0165	4.1370
48	0.9567	1.9972	2.2176	4.6362
49	1.0405	2.2005	2.4626	5.2353
50	1.1122	2.4037	2.7249	5.8784
51	1.2078	2.5950	3.0405	6.5389
52	1.3037	2.8103	3.4001	7.3112
53	1.4232	3.0496	3.7983	8.1516
54	1.5188	3.2527	4.2312	9.1025
55	1.6264	3.4920	4.7053	10.1189
56	1.7579	3.7430	5.2179	11.2789
57	1.8656	3.9704	5.8682	12.4885
58	1.9972	4.2214	6.5421	13.8978
59	2.1406	4.5084	7.2573	15.3429
60	2.2843	4.7835	7.9874	16.7469
61	2.4276	4.9868	8.7320	17.9912
62	2.5830	5.2142	9.5032	19.1861
63	2.7625	5.4652	10.2983	20.4195
64	2.9299	5.6923	11.1108	21.5703
65	3.1213	5.9315	11.9472	22.6744
66	3.4590	6.5199	18.1935	34.2292
67	3.8326	7.0972	20.8835	38.6478
68	4.2454	7.7211	24.1404	43.9192
69	4.6995	8.3919	28.0400	50.0880
70	5.2077	9.1269	32.5946	57.0833
71	5.7865	9.9503	-	-
72	6.5074	10.9095	-	-
73	7.4107	12.1044	-	-
74	8.5037	13.5239	-	-
75	9.8219	15.1967	-	-

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.