



SUPERLIFE

a Member of the NZX Group

INSURANCE PREMIUMS

THIS BOOKLET SETS OUT THE STANDARD INSURANCE PREMIUMS FOR SUPERLIFE MEMBERS.

JUNE 2015



1. SUPERLIFE FACTS - INSURANCES

Premiums

The tables in this booklet set out the standard annual insurance premium rates applicable if you elect any of the insurance benefits.

Calculation sheets

To calculate your insurance premiums, use the rates on pages 4 to 13 and the calculation sheets on pages 2 to 3.

You can also use the calculators on the website at www.SuperLife.co.nz/calculators.html

Medical concessions

In some circumstances, SuperLife offers a special concession for new members. They can choose insurance cover without having to provide detailed medical evidence of their health. If you are interested in finding out more about this concession, ask SuperLife. The levels are set out below.

Life insurance

The “medical free” cover levels for death and/or death and total & permanent disablement are:

Type of member	Level
Employee member	\$400,000
Spouse/partner member	\$250,000

Disability income insurance

The “medical free” cover levels for disability income insurance are:

Type of member	Level
	(\$ p.a.)
Employee member	\$35,000
Spouse/partner member	\$25,000

The disability income insurance premiums payable depend on your job category. These are:

- **Group A:** office workers - some examples include accountant, architect, accounts clerk, buyer, clerical worker, computer programmer or operator, receptionist.
- **Group B:** “travellers” and technicians - examples in this group include auctioneer, lab assistant, computer technician, typist, shop assistant.
- **Group C:** light manual, trades, retail - examples include builder, supply merchant, carpenter, electrician, livestock buyer, timber merchant, wool buyer/classer.
- **Group D:** heavy manual, hazards - for example, boiler-maker, floor surfacer, security guard, stonemason, welder.

If your own job is not shown above, the insurer decides which group it fits into.



2. HOW TO WORK OUT YOUR INSURANCE COSTS

Use the following examples to help you work out how much insurance benefits under SuperLife will cost you.

Examples

Life insurance

Helen is a 40 year old female who does not smoke. Helen is not currently a SuperLife member and wants death and total & permanent disablement (TPD) cover of \$100,000.

The premium is:

$$\begin{aligned}
 & \frac{\text{Cover}}{\$1,000} \times \text{premium rate (40 female non-smoker)} + \text{life insurance administration fee} \\
 = & \frac{\$100,000}{\$1,000} \times \$0.83 + \$33 \\
 = & 100 \times \$0.83 + \$33 \\
 = & \$116.00 \text{ a year (i.e. \$9.67 a month)}
 \end{aligned}$$

Disability income insurance

Ian is a 35 year old male who currently saves under SuperLife. Ian now wants disability income cover of \$22,000 a year (the maximum 55% of his gross annual pay of \$40,000). As a sales representative - his occupation is therefore a category B job (refer page 2). Ian has chosen a 3 month waiting period, with a benefit period of "to age 65".

The premium is:

$$\begin{aligned}
 & \frac{\text{Cover}}{\$1,000} \times \text{premium rate (35 male category B)} + \text{disability insurance administration fee} \\
 = & \frac{\$22,000}{\$1,000} \times \$3.89 + \$33 \\
 = & 22 \times \$3.89 + \$33 \\
 = & \$118.58 \text{ a year (i.e. \$9.88 a month)}
 \end{aligned}$$

Medical insurance

John is a 45 year old male, who is not currently a SuperLife member. John wants medical insurance for himself, his 42 year-old wife (Jill) and their two children (David & Sarah), who are both under 18. John has chosen the Major Surgical Base Plan.

The premium is:

Family members	Age	Annual premium
John	45	\$676.43
Jill	42	\$604.20
David	16	\$209.81
Sarah	14	\$209.81
Medical insurance administration fee		<u>\$0.00</u>
		\$1,700.25
		<i>a year</i>
i.e.		\$141.69
		<i>a month</i>





Your calculations

Life insurance

Your age years Your sex male/female Smoking status smoker/non smoker

Use the tables on pages 4 to 5 to look up the premium rate for the age, sex and smoking status applicable to you.

$$\begin{aligned}
 &\text{Cover (note 1)} \quad \times \quad \text{premium rate} \quad + \quad \text{life insurance administration fee} \\
 &\$ \text{ } \quad \times \quad \$ \text{ } \quad + \quad \$33.00 \\
 &\$1,000 \\
 &= \text{ } \quad \times \quad \$ \text{ } \quad + \quad \$33.00 \\
 &= \$ \text{ } \text{ a year} \quad = \quad \$ \text{ } \text{ a week/fortnight/month}
 \end{aligned}$$

Disability income insurance

Your age years Your sex male/female Job category Waiting period 1, 3 or 6 months Benefit period 2 years/5 years / to age 65

Use the tables on pages 6 to 11 to look up the premium rate for the age, sex, job category, waiting period and benefit period applicable to you.

$$\begin{aligned}
 &\text{Cover (note 2)} \quad \times \quad \text{premium rate} \quad + \quad \text{disability insurance administration fee} \\
 &\$ \text{ } \quad \times \quad \$ \text{ } \quad + \quad \$33.00 \\
 &\$1,000 \\
 &= \text{ } \quad \times \quad \$ \text{ } \quad + \quad \$33.00 \\
 &= \$ \text{ } \text{ a year} \quad = \quad \$ \text{ } \text{ a week/fortnight/month}
 \end{aligned}$$

Medical insurance

Your chosen plan option (write in your choice)

Family members		Age	Annual premium	Use the table on page 12 to look up the premium rates for the ages of your family members for the medical plan that you want.
You		<input type="text"/>	\$ <input type="text"/>	
Spouse/partner		<input type="text"/>	+ \$ <input type="text"/>	
Children	1	<input type="text"/>	+ \$ <input type="text"/>	
	2	<input type="text"/>	+ \$ <input type="text"/>	
	3	<input type="text"/>	+ \$ <input type="text"/>	
	4	<input type="text"/>	+ \$ <input type="text"/>	
Medical insurance administration fee			+ \$0.00	
Total			= \$ <input type="text"/> a year	
			i.e. \$ <input type="text"/> a week/fortnight/month	

- Notes:**
1. You need to decide whether you need "death only" cover, or "death & TPD", and read the appropriate rate from the charts.
 2. The cover or benefit level must be a minimum of \$5,200 a year (\$100 a week) and a maximum of 55% of your before-tax pay.



3. LIFE INSURANCE - MALE

The table sets out the premium rates for the cost of each \$1,000 of death or death & TPD insurance cover for a male. The rates are shown separately for where the premium is subject to annual reviews and also where the premium is level for 5 or 10 years at a time.

Annual rates

Age	Annual review rates				Level premium rates for 5 years				Level premium rates for 10 years					
	Death only		Death & TPD		Death only		Death & TPD		Death only		Death & TPD		Age	
Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker		Non-sm
16	\$0.65	\$0.54	\$0.74	\$0.64	\$0.82	\$0.66	\$0.93	\$0.75	\$0.80	\$0.64	\$0.90	\$0.72	16	
17	\$0.79	\$0.62	\$0.90	\$0.74	\$0.87	\$0.69	\$0.98	\$0.78	\$0.80	\$0.64	\$0.91	\$0.71	17	
18	\$0.86	\$0.69	\$0.97	\$0.77	\$0.88	\$0.70	\$0.99	\$0.78	\$0.79	\$0.62	\$0.89	\$0.70	18	
19	\$0.86	\$0.69	\$0.96	\$0.76	\$0.86	\$0.68	\$0.97	\$0.76	\$0.76	\$0.60	\$0.87	\$0.68	19	
20	\$0.95	\$0.75	\$1.06	\$0.83	\$0.84	\$0.66	\$0.94	\$0.74	\$0.74	\$0.58	\$0.84	\$0.66	20	
21	\$0.89	\$0.70	\$1.00	\$0.78	\$0.79	\$0.62	\$0.88	\$0.70	\$0.70	\$0.55	\$0.81	\$0.63	21	
22	\$0.84	\$0.66	\$0.94	\$0.74	\$0.74	\$0.58	\$0.83	\$0.65	\$0.67	\$0.53	\$0.79	\$0.60	22	
23	\$0.78	\$0.62	\$0.88	\$0.69	\$0.70	\$0.55	\$0.79	\$0.62	\$0.64	\$0.51	\$0.78	\$0.58	23	
24	\$0.74	\$0.59	\$0.83	\$0.65	\$0.66	\$0.52	\$0.76	\$0.59	\$0.62	\$0.50	\$0.77	\$0.57	24	
25	\$0.69	\$0.54	\$0.77	\$0.62	\$0.63	\$0.50	\$0.75	\$0.57	\$0.61	\$0.48	\$0.78	\$0.57	25	
26	\$0.64	\$0.50	\$0.75	\$0.56	\$0.61	\$0.48	\$0.74	\$0.56	\$0.61	\$0.48	\$0.79	\$0.57	26	
27	\$0.63	\$0.49	\$0.73	\$0.56	\$0.60	\$0.48	\$0.75	\$0.55	\$0.61	\$0.48	\$0.81	\$0.58	27	
28	\$0.61	\$0.48	\$0.73	\$0.56	\$0.59	\$0.47	\$0.76	\$0.55	\$0.62	\$0.49	\$0.85	\$0.59	28	
29	\$0.60	\$0.47	\$0.75	\$0.55	\$0.59	\$0.47	\$0.78	\$0.55	\$0.63	\$0.50	\$0.89	\$0.61	29	
30	\$0.59	\$0.47	\$0.75	\$0.54	\$0.59	\$0.47	\$0.80	\$0.56	\$0.65	\$0.52	\$0.94	\$0.64	30	
31	\$0.59	\$0.47	\$0.76	\$0.54	\$0.60	\$0.48	\$0.84	\$0.58	\$0.68	\$0.54	\$1.00	\$0.68	31	
32	\$0.59	\$0.47	\$0.80	\$0.55	\$0.62	\$0.49	\$0.88	\$0.60	\$0.72	\$0.57	\$1.08	\$0.73	32	
33	\$0.60	\$0.47	\$0.83	\$0.56	\$0.64	\$0.51	\$0.93	\$0.63	\$0.77	\$0.60	\$1.17	\$0.79	33	
34	\$0.62	\$0.48	\$0.88	\$0.60	\$0.68	\$0.53	\$1.00	\$0.67	\$0.82	\$0.65	\$1.28	\$0.87	34	
35	\$0.64	\$0.50	\$0.92	\$0.63	\$0.71	\$0.56	\$1.07	\$0.73	\$0.88	\$0.70	\$1.41	\$0.95	35	
36	\$0.67	\$0.53	\$0.97	\$0.66	\$0.76	\$0.60	\$1.17	\$0.79	\$0.95	\$0.75	\$1.55	\$1.05	36	
37	\$0.70	\$0.55	\$1.06	\$0.71	\$0.82	\$0.65	\$1.28	\$0.87	\$1.03	\$0.81	\$1.72	\$1.16	37	
38	\$0.75	\$0.60	\$1.16	\$0.77	\$0.89	\$0.70	\$1.41	\$0.96	\$1.13	\$0.88	\$1.91	\$1.29	38	
39	\$0.82	\$0.64	\$1.26	\$0.86	\$0.97	\$0.76	\$1.57	\$1.06	\$1.24	\$0.96	\$2.13	\$1.44	39	
40	\$0.89	\$0.69	\$1.40	\$0.94	\$1.05	\$0.83	\$1.74	\$1.18	\$1.36	\$1.04	\$2.37	\$1.60	40	
41	\$0.95	\$0.75	\$1.54	\$1.05	\$1.14	\$0.90	\$1.94	\$1.31	\$1.49	\$1.13	\$2.64	\$1.78	41	
42	\$1.05	\$0.82	\$1.71	\$1.16	\$1.24	\$0.98	\$2.16	\$1.46	\$1.62	\$1.22	\$2.94	\$1.99	42	
43	\$1.13	\$0.90	\$1.92	\$1.30	\$1.37	\$1.07	\$2.41	\$1.63	\$1.79	\$1.33	\$3.28	\$2.21	43	
44	\$1.23	\$0.98	\$2.13	\$1.44	\$1.52	\$1.16	\$2.69	\$1.81	\$1.97	\$1.43	\$3.65	\$2.46	44	
45	\$1.35	\$1.07	\$2.38	\$1.61	\$1.67	\$1.25	\$2.99	\$2.02	\$2.16	\$1.55	\$4.07	\$2.75	45	
46	\$1.45	\$1.15	\$2.65	\$1.79	\$1.83	\$1.35	\$3.34	\$2.25	\$2.37	\$1.67	\$4.55	\$3.07	46	
47	\$1.70	\$1.23	\$2.96	\$2.00	\$2.01	\$1.46	\$3.72	\$2.51	\$2.61	\$1.82	\$5.09	\$3.44	47	
48	\$1.85	\$1.35	\$3.30	\$2.23	\$2.21	\$1.58	\$4.15	\$2.80	\$2.86	\$1.98	\$5.72	\$3.87	48	
49	\$2.00	\$1.45	\$3.68	\$2.49	\$2.42	\$1.71	\$4.61	\$3.12	\$3.15	\$2.17	\$6.45	\$4.36	49	
50	\$2.16	\$1.58	\$4.11	\$2.77	\$2.65	\$1.85	\$5.14	\$3.48	\$3.48	\$2.38	\$7.29	\$4.93	50	
51	\$2.33	\$1.70	\$4.57	\$3.09	\$2.91	\$2.00	\$5.75	\$3.89	\$3.87	\$2.63	\$8.28	\$5.60	51	
52	\$2.71	\$1.84	\$5.08	\$3.43	\$3.21	\$2.17	\$6.46	\$4.37	\$4.33	\$2.93	\$9.45	\$6.38	52	
53	\$2.92	\$1.98	\$5.63	\$3.80	\$3.52	\$2.38	\$7.29	\$4.93	\$4.85	\$3.28	\$10.81	\$7.30	53	
54	\$3.15	\$2.13	\$6.32	\$4.28	\$3.88	\$2.62	\$8.28	\$5.60	\$5.46	\$3.69	\$12.39	\$8.37	54	
55	\$3.45	\$2.33	\$7.16	\$4.83	\$4.32	\$2.91	\$9.44	\$6.38	\$6.16	\$4.16	-	-	55	
56	\$3.82	\$2.58	\$8.11	\$5.49	\$4.83	\$3.26	\$10.82	\$7.31	\$6.98	\$4.72	-	-	56	
57	\$4.25	\$2.87	\$9.24	\$6.25	\$5.45	\$3.68	\$12.44	\$8.40	\$7.95	\$5.37	-	-	57	
58	\$4.74	\$3.20	\$10.58	\$7.14	\$6.19	\$4.18	\$14.33	\$9.68	\$9.09	\$6.14	-	-	58	
59	\$5.31	\$3.58	\$12.14	\$8.20	\$7.04	\$4.75	\$16.49	\$11.14	\$10.41	\$7.03	-	-	59	
60	\$6.03	\$4.07	\$14.02	\$9.47	\$8.01	\$5.41	-	-	-	-	-	-	60	
61	\$6.93	\$4.68	\$16.22	\$10.95	\$9.14	\$6.17	-	-	-	-	-	-	61	
62	\$7.93	\$5.35	\$18.67	\$12.62	\$10.46	\$7.06	-	-	-	-	-	-	62	
63	\$9.00	\$6.08	\$21.40	\$14.46	\$11.99	\$8.10	-	-	-	-	-	-	63	
64	\$10.17	\$6.87	\$24.45	\$16.52	\$13.79	\$9.31	-	-	-	-	-	-	64	
65	\$11.66	\$7.88	\$11.66	\$7.88	-	-	-	-	-	-	-	-	65	
66	\$13.52	\$9.13	\$13.52	\$9.13	-	-	-	-	-	-	-	-	66	
67	\$15.61	\$10.54	\$15.61	\$10.54	-	-	-	-	-	-	-	-	67	
68	\$17.96	\$12.14	\$17.96	\$12.14	-	-	-	-	-	-	-	-	68	
69	\$20.64	\$13.94	\$20.64	\$13.94	-	-	-	-	-	-	-	-	69	



4. LIFE INSURANCE - FEMALE

The table sets out the premium rates for the cost of each \$1,000 of death or death & TPD insurance cover for a female. The rates are shown separately for where the premium is subject to annual reviews and also where the premium is level for 5 or 10 years at a time.

Annual rates

Age	Annual review rates				Level premium rates for 5 years				Level premium rates for 10 years				Age
	Death only		Death & TPD		Death only		Death & TPD		Death only		Death & TPD		
Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm	Smoker	Non-sm
16	\$0.40	\$0.27	\$0.50	\$0.31	\$0.43	\$0.29	\$0.54	\$0.34	\$0.39	\$0.26	\$0.48	\$0.31	16
17	\$0.44	\$0.30	\$0.54	\$0.34	\$0.43	\$0.29	\$0.54	\$0.34	\$0.37	\$0.25	\$0.47	\$0.30	17
18	\$0.45	\$0.30	\$0.55	\$0.37	\$0.41	\$0.28	\$0.52	\$0.33	\$0.36	\$0.24	\$0.45	\$0.29	18
19	\$0.44	\$0.30	\$0.55	\$0.36	\$0.39	\$0.27	\$0.49	\$0.31	\$0.34	\$0.23	\$0.43	\$0.27	19
20	\$0.42	\$0.28	\$0.53	\$0.33	\$0.37	\$0.25	\$0.46	\$0.29	\$0.33	\$0.22	\$0.41	\$0.26	20
21	\$0.40	\$0.26	\$0.49	\$0.31	\$0.34	\$0.23	\$0.43	\$0.27	\$0.32	\$0.22	\$0.40	\$0.25	21
22	\$0.37	\$0.25	\$0.46	\$0.28	\$0.32	\$0.22	\$0.40	\$0.25	\$0.31	\$0.21	\$0.40	\$0.25	22
23	\$0.34	\$0.23	\$0.43	\$0.27	\$0.30	\$0.21	\$0.38	\$0.24	\$0.31	\$0.21	\$0.40	\$0.25	23
24	\$0.31	\$0.21	\$0.40	\$0.25	\$0.29	\$0.20	\$0.37	\$0.23	\$0.32	\$0.22	\$0.42	\$0.26	24
25	\$0.29	\$0.21	\$0.37	\$0.23	\$0.29	\$0.20	\$0.37	\$0.23	\$0.33	\$0.22	\$0.44	\$0.27	25
26	\$0.28	\$0.19	\$0.36	\$0.22	\$0.30	\$0.20	\$0.38	\$0.24	\$0.35	\$0.23	\$0.47	\$0.30	26
27	\$0.28	\$0.20	\$0.37	\$0.23	\$0.31	\$0.21	\$0.40	\$0.25	\$0.37	\$0.25	\$0.52	\$0.32	27
28	\$0.29	\$0.21	\$0.37	\$0.23	\$0.32	\$0.22	\$0.42	\$0.27	\$0.40	\$0.27	\$0.57	\$0.36	28
29	\$0.31	\$0.21	\$0.39	\$0.24	\$0.34	\$0.23	\$0.46	\$0.29	\$0.43	\$0.29	\$0.64	\$0.40	29
30	\$0.31	\$0.21	\$0.42	\$0.26	\$0.37	\$0.24	\$0.51	\$0.32	\$0.47	\$0.31	\$0.72	\$0.45	30
31	\$0.33	\$0.22	\$0.45	\$0.28	\$0.40	\$0.26	\$0.57	\$0.36	\$0.51	\$0.34	\$0.81	\$0.51	31
32	\$0.37	\$0.24	\$0.50	\$0.31	\$0.43	\$0.29	\$0.64	\$0.40	\$0.56	\$0.38	\$0.91	\$0.57	32
33	\$0.40	\$0.26	\$0.55	\$0.34	\$0.47	\$0.32	\$0.72	\$0.45	\$0.61	\$0.41	\$1.03	\$0.64	33
34	\$0.42	\$0.28	\$0.63	\$0.40	\$0.52	\$0.35	\$0.82	\$0.51	\$0.66	\$0.45	\$1.14	\$0.71	34
35	\$0.46	\$0.31	\$0.71	\$0.44	\$0.57	\$0.39	\$0.93	\$0.58	\$0.72	\$0.49	\$1.27	\$0.79	35
36	\$0.51	\$0.34	\$0.80	\$0.50	\$0.63	\$0.43	\$1.05	\$0.66	\$0.78	\$0.53	\$1.41	\$0.88	36
37	\$0.56	\$0.39	\$0.91	\$0.56	\$0.69	\$0.47	\$1.19	\$0.74	\$0.86	\$0.58	\$1.57	\$0.98	37
38	\$0.63	\$0.42	\$1.05	\$0.65	\$0.76	\$0.51	\$1.33	\$0.83	\$0.94	\$0.63	\$1.76	\$1.10	38
39	\$0.69	\$0.47	\$1.18	\$0.74	\$0.81	\$0.55	\$1.47	\$0.92	\$1.03	\$0.69	\$1.99	\$1.24	39
40	\$0.76	\$0.51	\$1.32	\$0.83	\$0.87	\$0.59	\$1.62	\$1.01	\$1.14	\$0.77	\$2.27	\$1.41	40
41	\$0.83	\$0.55	\$1.48	\$0.93	\$0.94	\$0.63	\$1.77	\$1.11	\$1.27	\$0.85	\$2.60	\$1.63	41
42	\$0.88	\$0.59	\$1.62	\$1.01	\$1.02	\$0.69	\$1.95	\$1.22	\$1.42	\$0.96	\$3.01	\$1.88	42
43	\$0.91	\$0.62	\$1.75	\$1.09	\$1.12	\$0.75	\$2.19	\$1.37	\$1.58	\$1.07	\$3.48	\$2.17	43
44	\$0.99	\$0.67	\$1.91	\$1.19	\$1.25	\$0.84	\$2.51	\$1.57	\$1.77	\$1.19	\$4.02	\$2.51	44
45	\$1.09	\$0.73	\$2.11	\$1.32	\$1.40	\$0.95	\$2.92	\$1.82	\$1.97	\$1.33	\$4.65	\$2.91	45
46	\$1.22	\$0.83	\$2.37	\$1.48	\$1.60	\$1.08	\$3.43	\$2.14	\$2.19	\$1.48	\$5.36	\$3.35	46
47	\$1.37	\$0.93	\$2.80	\$1.76	\$1.82	\$1.23	\$4.06	\$2.54	\$2.42	\$1.63	\$6.17	\$3.86	47
48	\$1.57	\$1.06	\$3.33	\$2.08	\$2.05	\$1.38	\$4.76	\$2.98	\$2.66	\$1.80	\$7.08	\$4.42	48
49	\$1.78	\$1.20	\$3.96	\$2.47	\$2.29	\$1.54	\$5.54	\$3.46	\$2.92	\$1.97	\$8.09	\$5.06	49
50	\$2.05	\$1.38	\$4.70	\$2.94	\$2.53	\$1.71	\$6.38	\$3.99	\$3.18	\$2.15	\$9.23	\$5.77	50
51	\$2.32	\$1.57	\$5.50	\$3.44	\$2.78	\$1.87	\$7.29	\$4.56	\$3.46	\$2.33	\$10.52	\$6.58	51
52	\$2.54	\$1.71	\$6.32	\$3.96	\$3.02	\$2.04	\$8.28	\$5.18	\$3.74	\$2.53	\$11.98	\$7.49	52
53	\$2.76	\$1.86	\$7.21	\$4.50	\$3.28	\$2.21	\$9.39	\$5.87	\$4.06	\$2.75	\$13.66	\$8.54	53
54	\$3.00	\$2.03	\$8.18	\$5.11	\$3.55	\$2.40	\$10.64	\$6.65	\$4.42	\$2.99	\$15.57	\$9.73	54
55	\$3.26	\$2.20	\$9.25	\$5.78	\$3.83	\$2.59	\$12.08	\$7.55	\$4.83	\$3.27	-	-	55
56	\$3.54	\$2.39	\$10.46	\$6.54	\$4.14	\$2.79	\$13.75	\$8.59	\$5.30	\$3.58	-	-	56
57	\$3.82	\$2.58	\$11.85	\$7.41	\$4.47	\$3.02	\$15.68	\$9.80	\$5.83	\$3.94	-	-	57
58	\$4.12	\$2.78	\$13.47	\$8.42	\$4.85	\$3.28	\$17.92	\$11.20	\$6.44	\$4.35	-	-	58
59	\$4.42	\$2.99	\$15.36	\$9.60	\$5.30	\$3.58	\$20.50	\$12.81	\$7.17	\$4.84	-	-	59
60	\$4.78	\$3.23	\$17.59	\$10.99	\$5.83	\$3.94	-	-	-	-	-	-	60
61	\$5.19	\$3.51	\$20.15	\$12.59	\$6.45	\$4.36	-	-	-	-	-	-	61
62	\$5.73	\$3.88	\$23.05	\$14.41	\$7.19	\$4.86	-	-	-	-	-	-	62
63	\$6.36	\$4.31	\$26.34	\$16.47	\$8.04	\$5.43	-	-	-	-	-	-	63
64	\$7.09	\$4.79	\$30.05	\$18.79	\$9.04	\$6.10	-	-	-	-	-	-	64
65	\$7.90	\$5.33	\$7.90	\$5.33	-	-	-	-	-	-	-	-	65
66	\$8.85	\$5.98	\$8.85	\$5.98	-	-	-	-	-	-	-	-	66
67	\$10.00	\$6.76	\$10.00	\$6.76	-	-	-	-	-	-	-	-	67
68	\$11.34	\$7.66	\$11.34	\$7.66	-	-	-	-	-	-	-	-	68
69	\$12.90	\$8.72	\$12.90	\$8.72	-	-	-	-	-	-	-	-	69



5. DISABILITY INCOME INSURANCE – MALE

1 MONTH WAITING PERIOD

The table sets out the premium rates for the cost of each \$1,000 p.a. of disability income insurance cover for a male where the waiting period is 1 month. The rates are shown separately for each job category. See the explanation on page 1 for more on this.

Annual rates

		Benefit period - 2 years				Benefit period - 5 years				Benefit period - to age 65					
		Occupation category				Occupation category				Occupation category					
Age		A	B	C	D	A	B	C	D	A	B	C	D	Age	
15 to 19		\$2.22	\$2.87	\$5.09	\$6.57	\$2.50	\$3.33	\$5.74	\$7.40	\$3.33	\$4.53	\$7.86	\$10.08	15 to 19	
20		\$2.22	\$2.96	\$5.09	\$6.57	\$2.50	\$3.42	\$5.92	\$7.59	\$3.52	\$4.72	\$8.23	\$10.64	20	
21		\$2.22	\$2.96	\$5.18	\$6.75	\$2.59	\$3.52	\$6.11	\$7.86	\$3.79	\$5.00	\$8.79	\$11.29	21	
22		\$2.22	\$3.05	\$5.27	\$6.75	\$2.68	\$3.61	\$6.29	\$8.05	\$3.89	\$5.27	\$9.16	\$11.75	22	
23		\$2.31	\$3.05	\$5.37	\$6.94	\$2.78	\$3.70	\$6.48	\$8.23	\$4.16	\$5.46	\$9.62	\$12.40	23	
24		\$2.31	\$3.15	\$5.46	\$7.03	\$2.87	\$3.79	\$6.66	\$8.51	\$4.35	\$5.74	\$10.08	\$12.95	24	
25		\$2.41	\$3.15	\$5.55	\$7.12	\$2.96	\$3.89	\$6.85	\$8.79	\$4.53	\$6.11	\$10.64	\$13.69	25	
26		\$2.31	\$3.05	\$5.27	\$6.85	\$2.78	\$3.79	\$6.57	\$8.42	\$4.44	\$6.01	\$10.45	\$13.41	26	
27		\$2.22	\$2.96	\$5.18	\$6.66	\$2.78	\$3.70	\$6.48	\$8.33	\$4.44	\$6.01	\$10.45	\$13.41	27	
28		\$2.22	\$2.96	\$5.09	\$6.57	\$2.78	\$3.70	\$6.48	\$8.33	\$4.53	\$6.11	\$10.64	\$13.69	28	
29		\$2.22	\$2.96	\$5.09	\$6.57	\$2.78	\$3.70	\$6.57	\$8.42	\$4.72	\$6.29	\$11.01	\$14.15	29	
30		\$2.22	\$2.96	\$5.18	\$6.66	\$2.87	\$3.89	\$6.75	\$8.70	\$4.90	\$6.57	\$11.47	\$14.71	30	
31		\$2.31	\$3.05	\$5.37	\$6.85	\$2.96	\$3.98	\$7.03	\$8.97	\$5.18	\$6.94	\$12.21	\$15.63	31	
32		\$2.41	\$3.15	\$5.55	\$7.12	\$3.15	\$4.26	\$7.40	\$9.53	\$5.55	\$7.40	\$13.04	\$16.74	32	
33		\$2.50	\$3.33	\$5.83	\$7.40	\$3.33	\$4.44	\$7.86	\$10.08	\$6.01	\$7.96	\$13.97	\$18.04	33	
34		\$2.59	\$3.52	\$6.11	\$7.86	\$3.61	\$4.81	\$8.33	\$10.73	\$6.48	\$8.60	\$15.17	\$19.43	34	
35		\$2.78	\$3.70	\$6.48	\$8.33	\$3.79	\$5.09	\$8.97	\$11.47	\$7.03	\$9.34	\$16.37	\$21.09	35	
36		\$2.96	\$3.89	\$6.85	\$8.79	\$4.07	\$5.46	\$9.62	\$12.30	\$7.59	\$10.18	\$17.76	\$22.85	36	
37		\$3.15	\$4.16	\$7.22	\$9.34	\$4.44	\$5.92	\$10.36	\$13.32	\$8.23	\$11.01	\$19.24	\$24.79	37	
38		\$3.33	\$4.44	\$7.77	\$9.90	\$4.81	\$6.38	\$11.10	\$14.34	\$8.97	\$11.93	\$20.91	\$26.92	38	
39		\$3.52	\$4.72	\$8.23	\$10.55	\$5.18	\$6.85	\$12.03	\$15.45	\$9.71	\$12.95	\$22.76	\$29.23	39	
40		\$3.79	\$5.00	\$8.79	\$11.29	\$5.55	\$7.40	\$12.95	\$16.65	\$10.55	\$14.06	\$24.70	\$31.73	40	
41		\$3.98	\$5.37	\$9.34	\$12.03	\$6.01	\$7.96	\$13.97	\$18.04	\$11.47	\$15.26	\$26.73	\$34.41	41	
42		\$4.26	\$5.74	\$9.99	\$12.86	\$6.48	\$8.60	\$15.08	\$19.43	\$12.40	\$16.56	\$28.95	\$37.28	42	
43		\$4.63	\$6.11	\$10.73	\$13.78	\$7.03	\$9.34	\$16.37	\$21.00	\$13.51	\$17.95	\$31.45	\$40.42	43	
44		\$4.90	\$6.57	\$11.47	\$14.71	\$7.59	\$10.08	\$17.67	\$22.76	\$14.62	\$19.43	\$34.04	\$43.75	44	
45		\$5.27	\$7.03	\$12.30	\$15.82	\$8.23	\$10.92	\$19.15	\$24.70	\$15.82	\$21.09	\$36.82	\$47.36	45	
46		\$5.64	\$7.59	\$13.23	\$17.02	\$8.97	\$11.93	\$20.81	\$26.83	\$17.11	\$22.85	\$39.96	\$51.34	46	
47		\$6.11	\$8.14	\$14.25	\$18.32	\$9.71	\$12.95	\$22.76	\$29.23	\$18.50	\$24.70	\$43.20	\$55.59	47	
48		\$6.57	\$8.79	\$15.36	\$19.80	\$10.64	\$14.15	\$24.79	\$31.91	\$20.07	\$26.73	\$46.81	\$60.22	48	
49		\$7.12	\$9.53	\$16.65	\$21.46	\$11.66	\$15.54	\$27.20	\$34.87	\$21.74	\$28.95	\$50.69	\$65.21	49	
50		\$7.77	\$10.36	\$18.13	\$23.31	\$12.77	\$17.02	\$29.79	\$38.30	\$23.50	\$31.36	\$54.95	\$70.58	50	
51		\$8.51	\$11.29	\$19.80	\$25.44	\$14.06	\$18.78	\$32.84	\$42.18	\$25.44	\$33.95	\$59.39	\$76.41	51	
52		\$9.25	\$12.40	\$21.65	\$27.84	\$15.54	\$20.72	\$36.26	\$46.62	\$27.57	\$36.72	\$64.29	\$82.60	52	
53		\$10.18	\$13.60	\$23.77	\$30.53	\$17.21	\$22.94	\$40.15	\$51.71	\$29.69	\$39.59	\$69.28	\$89.08	53	
54		\$11.19	\$14.89	\$26.09	\$33.58	\$19.15	\$25.53	\$44.68	\$57.44	\$31.91	\$42.55	\$74.56	\$95.83	54	
55		\$12.40	\$16.47	\$28.86	\$37.09	\$21.28	\$28.40	\$49.77	\$63.92	\$34.23	\$45.60	\$79.83	\$102.68	55	
56		\$13.69	\$18.32	\$32.01	\$41.16	\$23.77	\$31.73	\$55.50	\$71.32	\$36.45	\$48.56	\$85.01	\$109.34	56	
57		\$15.26	\$20.35	\$35.61	\$45.70	\$26.64	\$35.43	\$62.07	\$79.83	\$38.48	\$51.34	\$89.82	\$115.44	57	
58		\$16.93	\$22.66	\$39.59	\$50.88	\$29.79	\$39.78	\$69.56	\$89.45	\$40.15	\$53.56	\$93.61	\$120.44	58	
59		\$18.96	\$25.25	\$44.12	\$56.80	\$33.49	\$44.59	\$78.07	\$100.36	\$41.16	\$54.85	\$96.11	\$123.49	59	
60		\$21.18	\$28.21	\$49.30	\$63.46	-	-	-	-	\$34.60	\$46.16	\$80.75	\$103.88	60	
61		\$23.68	\$31.54	\$55.22	\$70.95	-	-	-	-	\$33.02	\$44.03	\$77.15	\$99.16	61	
62		\$26.46	\$35.34	\$61.79	\$79.46	-	-	-	-	\$29.69	\$39.59	\$69.28	\$89.08	62	
63		-	-	-	-	-	-	-	-	\$23.31	\$31.08	\$54.39	\$69.93	63	
64		-	-	-	-	-	-	-	-	\$12.30	\$16.37	\$28.68	\$36.82	64	



6. DISABILITY INCOME INSURANCE – FEMALE

1 MONTH WAITING PERIOD

The table sets out the premium rates for the cost of each \$1,000 p.a. of disability income insurance cover for a female where the waiting period is 1 month. The rates are shown separately for each job category. See the explanation on page 1 for more on this.

Annual rates

Age	Benefit period - 2 years Occupation category				Benefit period - 5 years Occupation category				Benefit period - to age 65 Occupation category				Age
	A	B	C	D	A	B	C	D	A	B	C	D	
15 to 19	\$2.87	\$3.89	\$6.75	\$8.42	\$3.33	\$4.44	\$7.68	\$9.62	\$4.53	\$6.01	\$10.45	\$13.14	15 to 19
20	\$2.96	\$3.89	\$6.85	\$8.51	\$3.42	\$4.53	\$7.86	\$9.90	\$4.72	\$6.29	\$11.01	\$13.78	20
21	\$2.96	\$3.98	\$6.94	\$8.70	\$3.52	\$4.63	\$8.14	\$10.18	\$5.00	\$6.66	\$11.66	\$14.62	21
22	\$3.05	\$3.98	\$7.03	\$8.79	\$3.61	\$4.81	\$8.33	\$10.45	\$5.27	\$6.94	\$12.21	\$15.26	22
23	\$3.05	\$4.07	\$7.22	\$8.97	\$3.70	\$4.90	\$8.60	\$10.73	\$5.46	\$7.31	\$12.86	\$16.00	23
24	\$3.15	\$4.16	\$7.31	\$9.07	\$3.79	\$5.00	\$8.79	\$11.01	\$5.74	\$7.68	\$13.51	\$16.84	24
25	\$3.15	\$4.26	\$7.40	\$9.25	\$3.89	\$5.18	\$9.07	\$11.38	\$6.11	\$8.14	\$14.15	\$17.67	25
26	\$3.05	\$4.07	\$7.03	\$8.88	\$3.79	\$5.00	\$8.79	\$11.01	\$6.01	\$7.96	\$13.97	\$17.39	26
27	\$2.96	\$3.98	\$6.85	\$8.60	\$3.70	\$4.90	\$8.60	\$10.82	\$6.01	\$7.96	\$13.97	\$17.39	27
28	\$2.96	\$3.89	\$6.85	\$8.51	\$3.70	\$4.90	\$8.60	\$10.82	\$6.11	\$8.14	\$14.15	\$17.67	28
29	\$2.96	\$3.89	\$6.85	\$8.51	\$3.70	\$5.00	\$8.70	\$10.92	\$6.29	\$8.33	\$14.62	\$18.32	29
30	\$2.96	\$3.98	\$6.85	\$8.60	\$3.89	\$5.18	\$9.07	\$11.29	\$6.57	\$8.70	\$15.26	\$19.15	30
31	\$3.05	\$4.07	\$7.12	\$8.88	\$3.98	\$5.37	\$9.34	\$11.66	\$6.94	\$9.25	\$16.28	\$20.26	31
32	\$3.15	\$4.26	\$7.40	\$9.25	\$4.26	\$5.64	\$9.90	\$12.40	\$7.40	\$9.90	\$17.30	\$21.65	32
33	\$3.33	\$4.44	\$7.68	\$9.62	\$4.44	\$6.01	\$10.45	\$13.04	\$7.96	\$10.64	\$18.69	\$23.31	33
34	\$3.52	\$4.63	\$8.14	\$10.18	\$4.81	\$6.38	\$11.10	\$13.88	\$8.60	\$11.56	\$20.17	\$25.25	34
35	\$3.70	\$4.90	\$8.60	\$10.73	\$5.09	\$6.85	\$11.93	\$14.89	\$9.34	\$12.49	\$21.83	\$27.29	35
36	\$3.89	\$5.18	\$9.16	\$11.38	\$5.46	\$7.31	\$12.77	\$16.00	\$10.18	\$13.51	\$23.68	\$29.60	36
37	\$4.16	\$5.55	\$9.71	\$12.12	\$5.92	\$7.86	\$13.78	\$17.21	\$11.01	\$14.71	\$25.72	\$32.10	37
38	\$4.44	\$5.92	\$10.27	\$12.86	\$6.38	\$8.51	\$14.80	\$18.50	\$11.93	\$15.91	\$27.94	\$34.87	38
39	\$4.72	\$6.29	\$11.01	\$13.69	\$6.85	\$9.16	\$16.00	\$19.98	\$12.95	\$17.30	\$30.34	\$37.93	39
40	\$5.00	\$6.66	\$11.66	\$14.62	\$7.40	\$9.81	\$17.21	\$21.55	\$14.06	\$18.78	\$32.93	\$41.16	40
41	\$5.37	\$7.12	\$12.49	\$15.63	\$7.96	\$10.64	\$18.69	\$23.31	\$15.26	\$20.35	\$35.71	\$44.59	41
42	\$5.74	\$7.59	\$13.32	\$16.65	\$8.60	\$11.47	\$20.17	\$25.16	\$16.56	\$22.11	\$38.67	\$48.29	42
43	\$6.11	\$8.14	\$14.25	\$17.85	\$9.34	\$12.49	\$21.83	\$27.20	\$17.95	\$23.96	\$41.90	\$52.36	43
44	\$6.57	\$8.70	\$15.26	\$19.06	\$10.08	\$13.51	\$23.59	\$29.51	\$19.43	\$25.90	\$45.33	\$56.70	44
45	\$7.03	\$9.34	\$16.37	\$20.44	\$10.92	\$14.62	\$25.53	\$32.01	\$21.09	\$28.12	\$49.12	\$61.42	45
46	\$7.59	\$10.08	\$17.67	\$22.02	\$11.93	\$15.91	\$27.84	\$34.78	\$22.85	\$30.43	\$53.19	\$66.51	46
47	\$8.14	\$10.82	\$18.96	\$23.68	\$12.95	\$17.30	\$30.34	\$37.93	\$24.70	\$32.93	\$57.63	\$72.06	47
48	\$8.79	\$11.75	\$20.54	\$25.62	\$14.15	\$18.87	\$33.12	\$41.35	\$26.73	\$35.71	\$62.44	\$78.07	48
49	\$9.53	\$12.67	\$22.20	\$27.75	\$15.54	\$20.72	\$36.17	\$45.23	\$28.95	\$38.67	\$67.62	\$84.55	49
50	\$10.36	\$13.78	\$24.24	\$30.25	\$17.02	\$22.76	\$39.78	\$49.67	\$31.36	\$41.81	\$73.26	\$91.48	50
51	\$11.29	\$15.08	\$26.36	\$32.93	\$18.78	\$24.98	\$43.75	\$54.76	\$33.95	\$45.23	\$79.18	\$98.98	51
52	\$12.40	\$16.47	\$28.86	\$36.08	\$20.72	\$27.66	\$48.38	\$60.50	\$36.72	\$48.93	\$85.66	\$107.12	52
53	\$13.60	\$18.13	\$31.73	\$39.59	\$22.94	\$30.62	\$53.56	\$66.97	\$39.59	\$52.82	\$92.41	\$115.53	53
54	\$14.89	\$19.89	\$34.87	\$43.57	\$25.53	\$34.04	\$59.57	\$74.46	\$42.55	\$56.80	\$99.35	\$124.23	54
55	\$16.47	\$22.02	\$38.48	\$48.10	\$28.40	\$37.93	\$66.32	\$82.88	\$45.60	\$60.87	\$106.47	\$133.11	55
56	\$18.32	\$24.42	\$42.74	\$53.37	\$31.73	\$42.27	\$74.00	\$92.50	\$48.56	\$64.75	\$113.41	\$141.71	56
57	\$20.35	\$27.10	\$47.45	\$59.29	\$35.43	\$47.27	\$82.79	\$103.42	\$51.34	\$68.45	\$119.79	\$149.67	57
58	\$22.66	\$30.16	\$52.82	\$65.95	\$39.78	\$53.00	\$92.78	\$115.90	\$53.56	\$71.32	\$124.88	\$156.05	58
59	\$25.25	\$33.67	\$58.83	\$73.63	\$44.59	\$59.48	\$104.16	\$130.15	\$54.85	\$73.17	\$128.11	\$160.12	59
60	\$28.21	\$37.56	\$65.77	\$82.23	-	-	-	-	\$46.16	\$61.51	\$107.67	\$134.59	60
61	\$31.54	\$42.09	\$73.63	\$92.04	-	-	-	-	\$44.03	\$58.74	\$102.86	\$128.58	61
62	\$35.34	\$47.08	\$82.42	\$102.95	-	-	-	-	\$39.59	\$52.82	\$92.41	\$115.44	62
63	-	-	-	-	-	-	-	-	\$31.08	\$41.44	\$72.52	\$90.65	63
64	-	-	-	-	-	-	-	-	\$16.37	\$21.83	\$38.20	\$47.73	64



7. DISABILITY INCOME INSURANCE – MALE

3 MONTH WAITING PERIOD

The table sets out the premium rates for the cost of each \$1,000 p.a. of disability income insurance cover for a male where the waiting period is 3 months. The rates are shown separately for each job category. See the explanation on page 1 for more on this.

Annual rates

	Benefit period - 2 years					Benefit period - 5 years					Benefit period - to age 65				
	Occupation category					Occupation category					Occupation category				
Age	A	B	C	D		A	B	C	D		A	B	C	D	Age
15 to 19	\$0.93	\$1.30	\$2.22	\$2.87		\$1.20	\$1.57	\$2.68	\$3.52		\$1.76	\$2.31	\$3.98	\$5.18	15 to 19
20	\$0.93	\$1.30	\$2.22	\$2.87		\$1.20	\$1.57	\$2.78	\$3.52		\$1.76	\$2.41	\$4.16	\$5.37	20
21	\$0.93	\$1.30	\$2.22	\$2.87		\$1.20	\$1.57	\$2.78	\$3.61		\$1.85	\$2.50	\$4.35	\$5.64	21
22	\$1.02	\$1.30	\$2.31	\$2.96		\$1.20	\$1.67	\$2.87	\$3.70		\$1.94	\$2.59	\$4.63	\$5.92	22
23	\$1.02	\$1.30	\$2.31	\$2.96		\$1.30	\$1.67	\$2.96	\$3.79		\$2.04	\$2.78	\$4.81	\$6.20	23
24	\$1.02	\$1.30	\$2.31	\$2.96		\$1.30	\$1.76	\$3.05	\$3.89		\$2.13	\$2.87	\$5.00	\$6.48	24
25	\$1.02	\$1.30	\$2.31	\$2.96		\$1.30	\$1.76	\$3.05	\$3.98		\$2.22	\$2.96	\$5.27	\$6.75	25
26	\$0.93	\$1.20	\$2.13	\$2.68		\$1.20	\$1.57	\$2.78	\$3.61		\$2.13	\$2.78	\$4.90	\$6.29	26
27	\$0.83	\$1.11	\$1.94	\$2.50		\$1.11	\$1.48	\$2.59	\$3.33		\$1.94	\$2.68	\$4.63	\$5.92	27
28	\$0.83	\$1.02	\$1.85	\$2.41		\$1.11	\$1.48	\$2.50	\$3.24		\$1.94	\$2.59	\$4.53	\$5.83	28
29	\$0.74	\$1.02	\$1.85	\$2.31		\$1.02	\$1.39	\$2.50	\$3.15		\$1.94	\$2.59	\$4.53	\$5.83	29
30	\$0.74	\$1.02	\$1.76	\$2.31		\$1.02	\$1.39	\$2.50	\$3.15		\$1.94	\$2.59	\$4.63	\$5.92	30
31	\$0.74	\$1.02	\$1.85	\$2.31		\$1.11	\$1.48	\$2.59	\$3.24		\$2.04	\$2.78	\$4.81	\$6.20	31
32	\$0.83	\$1.11	\$1.94	\$2.41		\$1.11	\$1.57	\$2.68	\$3.42		\$2.22	\$2.96	\$5.09	\$6.57	32
33	\$0.83	\$1.11	\$1.94	\$2.50		\$1.20	\$1.67	\$2.87	\$3.70		\$2.41	\$3.15	\$5.55	\$7.12	33
34	\$0.93	\$1.20	\$2.04	\$2.68		\$1.30	\$1.76	\$3.05	\$3.98		\$2.59	\$3.52	\$6.11	\$7.77	34
35	\$0.93	\$1.30	\$2.22	\$2.87		\$1.48	\$1.94	\$3.33	\$4.35		\$2.87	\$3.89	\$6.75	\$8.60	35
36	\$1.02	\$1.39	\$2.41	\$3.15		\$1.57	\$2.13	\$3.61	\$4.72		\$3.15	\$4.26	\$7.40	\$9.53	36
37	\$1.11	\$1.48	\$2.59	\$3.33		\$1.76	\$2.31	\$4.07	\$5.18		\$3.52	\$4.72	\$8.33	\$10.64	37
38	\$1.20	\$1.57	\$2.87	\$3.61		\$1.94	\$2.59	\$4.44	\$5.74		\$3.98	\$5.27	\$9.25	\$11.84	38
39	\$1.30	\$1.76	\$3.05	\$3.98		\$2.13	\$2.87	\$5.00	\$6.38		\$4.44	\$5.83	\$10.27	\$13.23	39
40	\$1.48	\$1.94	\$3.42	\$4.35		\$2.41	\$3.15	\$5.55	\$7.12		\$4.90	\$6.57	\$11.47	\$14.80	40
41	\$1.57	\$2.13	\$3.70	\$4.81		\$2.59	\$3.52	\$6.11	\$7.86		\$5.46	\$7.31	\$12.77	\$16.47	41
42	\$1.76	\$2.31	\$4.07	\$5.27		\$2.96	\$3.89	\$6.85	\$8.88		\$6.11	\$8.14	\$14.25	\$18.41	42
43	\$1.94	\$2.59	\$4.53	\$5.83		\$3.24	\$4.35	\$7.68	\$9.81		\$6.85	\$9.16	\$16.00	\$20.54	43
44	\$2.13	\$2.87	\$5.00	\$6.38		\$3.70	\$4.90	\$8.60	\$11.01		\$7.68	\$10.18	\$17.85	\$22.94	44
45	\$2.41	\$3.15	\$5.55	\$7.12		\$4.16	\$5.46	\$9.62	\$12.40		\$8.51	\$11.38	\$19.89	\$25.62	45
46	\$2.59	\$3.52	\$6.11	\$7.86		\$4.63	\$6.20	\$10.82	\$13.88		\$9.53	\$12.67	\$22.20	\$28.49	46
47	\$2.96	\$3.89	\$6.85	\$8.79		\$5.18	\$6.94	\$12.21	\$15.63		\$10.64	\$14.15	\$24.79	\$31.82	47
48	\$3.24	\$4.35	\$7.59	\$9.81		\$5.92	\$7.86	\$13.69	\$17.67		\$11.84	\$15.82	\$27.66	\$35.61	48
49	\$3.70	\$4.90	\$8.51	\$11.01		\$6.66	\$8.88	\$15.54	\$19.98		\$13.23	\$17.58	\$30.80	\$39.59	49
50	\$4.07	\$5.46	\$9.53	\$12.30		\$7.49	\$10.08	\$17.58	\$22.57		\$14.71	\$19.61	\$34.32	\$44.03	50
51	\$4.63	\$6.20	\$10.73	\$13.88		\$8.51	\$11.38	\$19.89	\$25.62		\$16.28	\$21.74	\$38.02	\$48.84	51
52	\$5.18	\$6.94	\$12.12	\$15.63		\$9.71	\$12.95	\$22.66	\$29.14		\$18.04	\$24.05	\$42.00	\$54.02	52
53	\$5.92	\$7.86	\$13.69	\$17.67		\$11.01	\$14.71	\$25.72	\$33.02		\$19.80	\$26.46	\$46.25	\$59.48	53
54	\$6.66	\$8.88	\$15.45	\$19.89		\$12.49	\$16.74	\$29.23	\$37.56		\$21.74	\$28.95	\$50.69	\$65.21	54
55	\$7.49	\$9.99	\$17.48	\$22.48		\$14.25	\$19.06	\$33.30	\$42.83		\$23.59	\$31.45	\$55.13	\$70.86	55
56	\$8.51	\$11.29	\$19.80	\$25.53		\$16.19	\$21.65	\$37.83	\$48.66		\$25.44	\$33.95	\$59.39	\$76.41	56
57	\$9.62	\$12.86	\$22.48	\$28.86		\$18.50	\$24.61	\$43.11	\$55.41		\$27.10	\$36.08	\$63.18	\$81.31	57
58	\$10.92	\$14.52	\$25.44	\$32.65		\$21.00	\$28.03	\$49.12	\$63.09		\$28.40	\$37.83	\$66.23	\$85.10	58
59	\$12.30	\$16.47	\$28.77	\$37.00		\$23.87	\$31.91	\$55.78	\$71.69		\$29.05	\$38.76	\$67.80	\$87.14	59
60	\$13.97	\$18.59	\$32.65	\$41.90		-	-	-	-		\$24.24	\$32.28	\$56.43	\$72.61	60
61	\$15.82	\$21.09	\$36.91	\$47.55		-	-	-	-		\$22.66	\$30.25	\$52.91	\$67.99	61
62	\$17.95	\$23.87	\$41.81	\$53.74		-	-	-	-		\$19.52	\$25.99	\$45.51	\$58.55	62
63	-	-	-	-		-	-	-	-		\$13.88	\$18.41	\$32.28	\$41.53	63
64	-	-	-	-		-	-	-	-		\$4.16	\$5.55	\$9.62	\$12.40	64



8. DISABILITY INCOME INSURANCE – FEMALE

3 MONTH WAITING PERIOD

The table sets out the premium rates for the cost of each \$1,000 p.a. of disability income insurance cover for a female where the waiting period is 3 months. The rates are shown separately for each job category. See the explanation on page 1 for more on this.

Annual rates

	Benefit period - 2 years					Benefit period - 5 years					Benefit period - to age 65				
	Occupation category					Occupation category					Occupation category				
Age	A	B	C	D		A	B	C	D		A	B	C	D	Age
15 to 19	\$1.30	\$1.76	\$3.05	\$3.79		\$1.57	\$2.04	\$3.61	\$4.53		\$2.31	\$3.05	\$5.37	\$6.66	15 to 19
20	\$1.30	\$1.76	\$3.05	\$3.79		\$1.57	\$2.13	\$3.70	\$4.63		\$2.41	\$3.15	\$5.55	\$6.94	20
21	\$1.30	\$1.76	\$3.05	\$3.79		\$1.57	\$2.13	\$3.70	\$4.63		\$2.50	\$3.33	\$5.83	\$7.31	21
22	\$1.30	\$1.76	\$3.05	\$3.79		\$1.67	\$2.22	\$3.79	\$4.81		\$2.59	\$3.52	\$6.11	\$7.68	22
23	\$1.30	\$1.76	\$3.05	\$3.79		\$1.67	\$2.22	\$3.89	\$4.90		\$2.78	\$3.70	\$6.38	\$8.05	23
24	\$1.30	\$1.76	\$3.05	\$3.89		\$1.76	\$2.31	\$4.07	\$5.00		\$2.87	\$3.79	\$6.75	\$8.42	24
25	\$1.30	\$1.76	\$3.05	\$3.89		\$1.76	\$2.31	\$4.16	\$5.18		\$2.96	\$3.98	\$6.94	\$8.70	25
26	\$1.20	\$1.57	\$2.78	\$3.52		\$1.57	\$2.13	\$3.70	\$4.63		\$2.78	\$3.70	\$6.57	\$8.14	26
27	\$1.11	\$1.48	\$2.59	\$3.33		\$1.48	\$1.94	\$3.52	\$4.35		\$2.68	\$3.52	\$6.20	\$7.77	27
28	\$1.02	\$1.39	\$2.50	\$3.05		\$1.48	\$1.94	\$3.33	\$4.16		\$2.59	\$3.42	\$6.01	\$7.59	28
29	\$1.02	\$1.39	\$2.41	\$3.05		\$1.39	\$1.85	\$3.24	\$4.07		\$2.59	\$3.42	\$6.01	\$7.59	29
30	\$1.02	\$1.39	\$2.41	\$2.96		\$1.39	\$1.85	\$3.24	\$4.07		\$2.59	\$3.52	\$6.11	\$7.68	30
31	\$1.02	\$1.39	\$2.41	\$3.05		\$1.48	\$1.94	\$3.42	\$4.26		\$2.78	\$3.70	\$6.38	\$8.05	31
32	\$1.11	\$1.48	\$2.50	\$3.15		\$1.57	\$2.04	\$3.61	\$4.44		\$2.96	\$3.89	\$6.85	\$8.51	32
33	\$1.11	\$1.48	\$2.59	\$3.33		\$1.67	\$2.22	\$3.79	\$4.81		\$3.15	\$4.26	\$7.40	\$9.25	33
34	\$1.20	\$1.57	\$2.78	\$3.42		\$1.76	\$2.31	\$4.16	\$5.18		\$3.52	\$4.63	\$8.14	\$10.18	34
35	\$1.30	\$1.76	\$3.05	\$3.79		\$1.94	\$2.59	\$4.44	\$5.55		\$3.89	\$5.09	\$8.97	\$11.19	35
36	\$1.39	\$1.85	\$3.24	\$4.07		\$2.13	\$2.78	\$4.90	\$6.11		\$4.26	\$5.64	\$9.90	\$12.40	36
37	\$1.48	\$1.94	\$3.42	\$4.35		\$2.31	\$3.05	\$5.46	\$6.75		\$4.72	\$6.29	\$11.10	\$13.88	37
38	\$1.57	\$2.13	\$3.79	\$4.72		\$2.59	\$3.42	\$5.92	\$7.40		\$5.27	\$7.03	\$12.30	\$15.36	38
39	\$1.76	\$2.31	\$4.07	\$5.18		\$2.87	\$3.79	\$6.66	\$8.33		\$5.83	\$7.86	\$13.69	\$17.11	39
40	\$1.94	\$2.59	\$4.53	\$5.64		\$3.15	\$4.26	\$7.40	\$9.25		\$6.57	\$8.79	\$15.36	\$19.15	40
41	\$2.13	\$2.87	\$4.90	\$6.20		\$3.52	\$4.72	\$8.14	\$10.18		\$7.31	\$9.71	\$17.11	\$21.37	41
42	\$2.31	\$3.15	\$5.46	\$6.85		\$3.89	\$5.27	\$9.16	\$11.47		\$8.14	\$10.92	\$19.06	\$23.77	42
43	\$2.59	\$3.42	\$6.01	\$7.49		\$4.35	\$5.83	\$10.18	\$12.77		\$9.16	\$12.21	\$21.28	\$26.64	43
44	\$2.87	\$3.79	\$6.66	\$8.33		\$4.90	\$6.57	\$11.47	\$14.25		\$10.18	\$13.60	\$23.77	\$29.69	44
45	\$3.15	\$4.16	\$7.40	\$9.16		\$5.46	\$7.31	\$12.86	\$16.00		\$11.38	\$15.17	\$26.55	\$33.21	45
46	\$3.52	\$4.72	\$8.14	\$10.18		\$6.20	\$8.23	\$14.43	\$17.95		\$12.67	\$16.93	\$29.60	\$37.00	46
47	\$3.89	\$5.18	\$9.07	\$11.38		\$6.94	\$9.25	\$16.19	\$20.26		\$14.15	\$18.87	\$33.02	\$41.35	47
48	\$4.35	\$5.83	\$10.18	\$12.67		\$7.86	\$10.45	\$18.32	\$22.85		\$15.82	\$21.09	\$36.91	\$46.16	48
49	\$4.90	\$6.48	\$11.38	\$14.25		\$8.88	\$11.84	\$20.72	\$25.81		\$17.58	\$23.50	\$41.07	\$51.34	49
50	\$5.46	\$7.31	\$12.77	\$15.91		\$10.08	\$13.41	\$23.40	\$29.32		\$19.61	\$26.09	\$45.70	\$57.17	50
51	\$6.20	\$8.23	\$14.34	\$17.95		\$11.38	\$15.17	\$26.55	\$33.21		\$21.74	\$28.95	\$50.69	\$63.27	51
52	\$6.94	\$9.25	\$16.19	\$20.26		\$12.95	\$17.30	\$30.16	\$37.74		\$24.05	\$32.01	\$56.06	\$70.02	52
53	\$7.86	\$10.45	\$18.32	\$22.85		\$14.71	\$19.61	\$34.32	\$42.83		\$26.46	\$35.24	\$61.70	\$77.15	53
54	\$8.88	\$11.84	\$20.63	\$25.81		\$16.74	\$22.29	\$39.04	\$48.75		\$28.95	\$38.67	\$67.62	\$84.45	54
55	\$9.99	\$13.32	\$23.31	\$29.23		\$19.06	\$25.35	\$44.40	\$55.50		\$31.45	\$42.00	\$73.45	\$91.85	55
56	\$11.29	\$15.08	\$26.46	\$33.02		\$21.65	\$28.86	\$50.51	\$63.09		\$33.95	\$45.23	\$79.18	\$98.98	56
57	\$12.86	\$17.11	\$29.97	\$37.37		\$24.61	\$32.84	\$57.54	\$71.87		\$36.08	\$48.19	\$84.27	\$105.36	57
58	\$14.52	\$19.33	\$33.86	\$42.37		\$28.03	\$37.37	\$65.40	\$81.77		\$37.83	\$50.41	\$88.25	\$110.35	58
59	\$16.47	\$21.92	\$38.39	\$48.01		\$31.91	\$42.46	\$74.37	\$92.96		\$38.76	\$51.62	\$90.37	\$112.94	59
60	\$18.59	\$24.88	\$43.48	\$54.39		-	-	-	-		\$32.28	\$43.01	\$75.30	\$94.07	60
61	\$21.09	\$28.12	\$49.30	\$61.61		-	-	-	-		\$30.25	\$40.24	\$70.49	\$88.15	61
62	\$23.87	\$31.82	\$55.78	\$69.65		-	-	-	-		\$25.99	\$34.69	\$60.68	\$75.85	62
63	-	-	-	-		-	-	-	-		\$18.41	\$24.61	\$43.01	\$53.84	63
64	-	-	-	-		-	-	-	-		\$5.55	\$7.40	\$12.86	\$16.10	64



9. DISABILITY INCOME INSURANCE – MALE

6 MONTH WAITING PERIOD

The table sets out the premium rates for the cost of each \$1,000 p.a. of disability income insurance cover for a male where the waiting period is 6 months. The rates are shown separately for each job category. See the explanation on page 1 for more on this.

Annual rates

	Benefit period - 2 years					Benefit period - 5 years					Benefit period - to age 65				
	Occupation category					Occupation category					Occupation category				
Age	A	B	C	D		A	B	C	D		A	B	C	D	Age
15 to 19	\$0.65	\$0.93	\$1.57	\$1.94		\$0.83	\$1.11	\$1.94	\$2.50		\$1.30	\$1.76	\$3.15	\$3.98	15 to 19
20	\$0.65	\$0.93	\$1.57	\$2.04		\$0.83	\$1.11	\$1.94	\$2.50		\$1.39	\$1.85	\$3.24	\$4.26	20
21	\$0.65	\$0.93	\$1.57	\$2.04		\$0.93	\$1.20	\$2.04	\$2.68		\$1.48	\$1.94	\$3.42	\$4.44	21
22	\$0.74	\$0.93	\$1.67	\$2.13		\$0.93	\$1.20	\$2.13	\$2.78		\$1.57	\$2.13	\$3.70	\$4.72	22
23	\$0.74	\$0.93	\$1.67	\$2.13		\$0.93	\$1.30	\$2.22	\$2.87		\$1.67	\$2.22	\$3.89	\$5.00	23
24	\$0.74	\$0.93	\$1.67	\$2.13		\$1.02	\$1.30	\$2.31	\$2.96		\$1.76	\$2.31	\$4.07	\$5.27	24
25	\$0.74	\$0.93	\$1.67	\$2.13		\$1.02	\$1.39	\$2.41	\$3.05		\$1.85	\$2.50	\$4.35	\$5.64	25
26	\$0.65	\$0.93	\$1.57	\$1.94		\$0.93	\$1.20	\$2.22	\$2.78		\$1.76	\$2.31	\$4.07	\$5.27	26
27	\$0.65	\$0.83	\$1.48	\$1.85		\$0.83	\$1.20	\$2.04	\$2.59		\$1.67	\$2.22	\$3.89	\$5.00	27
28	\$0.56	\$0.83	\$1.39	\$1.76		\$0.83	\$1.11	\$1.94	\$2.50		\$1.67	\$2.13	\$3.79	\$4.90	28
29	\$0.56	\$0.74	\$1.39	\$1.76		\$0.83	\$1.11	\$1.94	\$2.50		\$1.67	\$2.22	\$3.89	\$5.00	29
30	\$0.56	\$0.74	\$1.39	\$1.76		\$0.83	\$1.11	\$1.94	\$2.50		\$1.67	\$2.22	\$3.89	\$5.09	30
31	\$0.56	\$0.74	\$1.39	\$1.76		\$0.83	\$1.20	\$2.04	\$2.59		\$1.76	\$2.41	\$4.16	\$5.37	31
32	\$0.65	\$0.83	\$1.39	\$1.85		\$0.93	\$1.20	\$2.22	\$2.78		\$1.94	\$2.59	\$4.44	\$5.74	32
33	\$0.65	\$0.83	\$1.48	\$1.94		\$1.02	\$1.30	\$2.31	\$2.96		\$2.13	\$2.78	\$4.90	\$6.29	33
34	\$0.65	\$0.93	\$1.57	\$2.04		\$1.11	\$1.48	\$2.50	\$3.24		\$2.31	\$3.05	\$5.37	\$6.94	34
35	\$0.74	\$1.02	\$1.67	\$2.22		\$1.20	\$1.57	\$2.78	\$3.52		\$2.50	\$3.42	\$5.92	\$7.59	35
36	\$0.83	\$1.02	\$1.85	\$2.41		\$1.30	\$1.76	\$3.05	\$3.89		\$2.78	\$3.79	\$6.57	\$8.42	36
37	\$0.83	\$1.20	\$2.04	\$2.59		\$1.48	\$1.94	\$3.33	\$4.35		\$3.15	\$4.16	\$7.31	\$9.44	37
38	\$0.93	\$1.30	\$2.22	\$2.87		\$1.57	\$2.13	\$3.79	\$4.81		\$3.52	\$4.72	\$8.23	\$10.55	38
39	\$1.02	\$1.39	\$2.41	\$3.05		\$1.85	\$2.41	\$4.26	\$5.46		\$3.98	\$5.27	\$9.25	\$11.84	39
40	\$1.11	\$1.48	\$2.68	\$3.42		\$2.04	\$2.68	\$4.72	\$6.01		\$4.44	\$5.92	\$10.36	\$13.32	40
41	\$1.30	\$1.67	\$2.96	\$3.79		\$2.22	\$2.96	\$5.27	\$6.75		\$4.90	\$6.57	\$11.56	\$14.80	41
42	\$1.39	\$1.85	\$3.24	\$4.16		\$2.50	\$3.33	\$5.92	\$7.59		\$5.55	\$7.40	\$12.95	\$16.65	42
43	\$1.57	\$2.04	\$3.61	\$4.63		\$2.87	\$3.79	\$6.57	\$8.51		\$6.20	\$8.33	\$14.52	\$18.59	43
44	\$1.76	\$2.31	\$3.98	\$5.18		\$3.15	\$4.26	\$7.40	\$9.53		\$6.94	\$9.25	\$16.19	\$20.81	44
45	\$1.94	\$2.59	\$4.44	\$5.74		\$3.61	\$4.81	\$8.33	\$10.73		\$7.77	\$10.36	\$18.13	\$23.31	45
46	\$2.13	\$2.87	\$5.00	\$6.38		\$4.07	\$5.37	\$9.44	\$12.12		\$8.70	\$11.56	\$20.26	\$26.09	46
47	\$2.41	\$3.24	\$5.55	\$7.22		\$4.53	\$6.11	\$10.64	\$13.69		\$9.71	\$12.95	\$22.66	\$29.14	47
48	\$2.68	\$3.61	\$6.29	\$8.05		\$5.18	\$6.94	\$12.12	\$15.54		\$10.82	\$14.43	\$25.25	\$32.47	48
49	\$3.05	\$4.07	\$7.03	\$9.07		\$5.92	\$7.86	\$13.69	\$17.67		\$12.03	\$16.10	\$28.12	\$36.17	49
50	\$3.42	\$4.53	\$7.96	\$10.18		\$6.66	\$8.88	\$15.63	\$20.07		\$13.41	\$17.85	\$31.27	\$40.24	50
51	\$3.89	\$5.18	\$8.97	\$11.56		\$7.59	\$10.18	\$17.76	\$22.85		\$14.89	\$19.89	\$34.69	\$44.68	51
52	\$4.35	\$5.83	\$10.18	\$13.14		\$8.70	\$11.56	\$20.26	\$25.99		\$16.47	\$21.92	\$38.30	\$49.30	52
53	\$5.00	\$6.57	\$11.56	\$14.89		\$9.90	\$13.23	\$23.13	\$29.69		\$18.13	\$24.14	\$42.18	\$54.30	53
54	\$5.64	\$7.49	\$13.14	\$16.93		\$11.29	\$15.08	\$26.36	\$33.86		\$19.80	\$26.36	\$46.16	\$59.29	54
55	\$6.38	\$8.51	\$14.89	\$19.15		\$12.86	\$17.21	\$30.06	\$38.67		\$21.46	\$28.58	\$50.04	\$64.38	55
56	\$7.22	\$9.71	\$16.93	\$21.74		\$14.71	\$19.61	\$34.32	\$44.12		\$23.03	\$30.71	\$53.74	\$69.10	56
57	\$8.23	\$11.01	\$19.33	\$24.79		\$16.74	\$22.39	\$39.13	\$50.32		\$24.33	\$32.47	\$56.89	\$73.08	57
58	\$9.44	\$12.49	\$21.92	\$28.21		\$19.15	\$25.53	\$44.68	\$57.44		\$25.35	\$33.76	\$59.11	\$76.04	58
59	\$10.73	\$14.25	\$24.98	\$32.10		\$21.83	\$29.05	\$50.88	\$65.40		\$25.62	\$34.23	\$59.85	\$76.96	59
60	\$12.21	\$16.19	\$28.40	\$36.54		-	-	-	-		\$21.00	\$28.03	\$49.03	\$63.09	60
61	\$13.88	\$18.41	\$32.28	\$41.53		-	-	-	-		\$19.15	\$25.53	\$44.68	\$57.44	61
62	\$15.63	\$20.91	\$36.54	\$46.99		-	-	-	-		\$15.63	\$20.81	\$36.45	\$46.81	62
63	-	-	-	-		-	-	-	-		\$9.62	\$12.86	\$22.39	\$28.86	63
64	-	-	-	-		-	-	-	-		\$1.85	\$2.41	\$4.26	\$5.55	64



10. DISABILITY INCOME INSURANCE – FEMALE

6 MONTH WAITING PERIOD

The table sets out the premium rates for the cost of each \$1,000 p.a. of disability income insurance cover for a female where the waiting period is 6 months. The rates are shown separately for each job category. See the explanation on page 1 for more on this.

Annual rates

	Benefit period - 2 years					Benefit period - 5 years					Benefit period - to age 65				
	Occupation category					Occupation category					Occupation category				
Age	A	B	C	D		A	B	C	D		A	B	C	D	Age
15 to 19	\$0.93	\$1.20	\$2.04	\$2.59		\$1.11	\$1.48	\$2.59	\$3.24		\$1.76	\$2.41	\$4.16	\$5.18	15 to 19
20	\$0.93	\$1.20	\$2.04	\$2.59		\$1.11	\$1.48	\$2.59	\$3.33		\$1.85	\$2.50	\$4.35	\$5.46	20
21	\$0.93	\$1.20	\$2.13	\$2.68		\$1.20	\$1.57	\$2.78	\$3.42		\$1.94	\$2.68	\$4.63	\$5.74	21
22	\$0.93	\$1.20	\$2.22	\$2.68		\$1.20	\$1.67	\$2.87	\$3.52		\$2.13	\$2.78	\$4.90	\$6.11	22
23	\$0.93	\$1.20	\$2.22	\$2.68		\$1.30	\$1.67	\$2.96	\$3.70		\$2.22	\$2.96	\$5.18	\$6.48	23
24	\$0.93	\$1.30	\$2.22	\$2.78		\$1.30	\$1.76	\$3.05	\$3.79		\$2.31	\$3.15	\$5.46	\$6.85	24
25	\$0.93	\$1.30	\$2.22	\$2.78		\$1.39	\$1.76	\$3.15	\$3.98		\$2.50	\$3.33	\$5.83	\$7.31	25
26	\$0.93	\$1.20	\$2.04	\$2.59		\$1.20	\$1.67	\$2.87	\$3.61		\$2.31	\$3.15	\$5.46	\$6.85	26
27	\$0.83	\$1.11	\$1.94	\$2.41		\$1.20	\$1.57	\$2.68	\$3.42		\$2.22	\$2.96	\$5.18	\$6.48	27
28	\$0.83	\$1.11	\$1.85	\$2.31		\$1.11	\$1.48	\$2.59	\$3.24		\$2.13	\$2.87	\$5.09	\$6.29	28
29	\$0.74	\$1.02	\$1.85	\$2.31		\$1.11	\$1.48	\$2.59	\$3.24		\$2.22	\$2.96	\$5.18	\$6.48	29
30	\$0.74	\$1.02	\$1.85	\$2.31		\$1.11	\$1.48	\$2.59	\$3.24		\$2.22	\$2.96	\$5.27	\$6.57	30
31	\$0.74	\$1.02	\$1.85	\$2.31		\$1.20	\$1.57	\$2.68	\$3.42		\$2.41	\$3.15	\$5.55	\$6.94	31
32	\$0.83	\$1.11	\$1.85	\$2.41		\$1.20	\$1.67	\$2.87	\$3.61		\$2.59	\$3.42	\$5.92	\$7.40	32
33	\$0.83	\$1.11	\$1.94	\$2.50		\$1.30	\$1.76	\$3.05	\$3.89		\$2.78	\$3.70	\$6.48	\$8.14	33
34	\$0.93	\$1.20	\$2.13	\$2.68		\$1.48	\$1.94	\$3.33	\$4.16		\$3.05	\$4.07	\$7.12	\$8.97	34
35	\$1.02	\$1.30	\$2.31	\$2.87		\$1.57	\$2.13	\$3.70	\$4.63		\$3.42	\$4.53	\$7.86	\$9.90	35
36	\$1.02	\$1.39	\$2.50	\$3.05		\$1.76	\$2.31	\$4.07	\$5.09		\$3.79	\$5.00	\$8.79	\$10.92	36
37	\$1.20	\$1.57	\$2.68	\$3.42		\$1.94	\$2.59	\$4.53	\$5.64		\$4.16	\$5.55	\$9.81	\$12.21	37
38	\$1.30	\$1.67	\$2.96	\$3.70		\$2.13	\$2.87	\$5.00	\$6.29		\$4.72	\$6.29	\$10.92	\$13.69	38
39	\$1.39	\$1.85	\$3.24	\$3.98		\$2.41	\$3.24	\$5.64	\$7.03		\$5.27	\$7.03	\$12.30	\$15.36	39
40	\$1.48	\$2.04	\$3.52	\$4.44		\$2.68	\$3.61	\$6.29	\$7.86		\$5.92	\$7.86	\$13.78	\$17.21	40
41	\$1.67	\$2.22	\$3.89	\$4.90		\$2.96	\$3.98	\$6.94	\$8.70		\$6.57	\$8.79	\$15.36	\$19.24	41
42	\$1.85	\$2.50	\$4.35	\$5.37		\$3.33	\$4.53	\$7.86	\$9.81		\$7.40	\$9.90	\$17.21	\$21.55	42
43	\$2.04	\$2.78	\$4.81	\$6.01		\$3.79	\$5.00	\$8.79	\$11.01		\$8.33	\$11.01	\$19.33	\$24.14	43
44	\$2.31	\$3.05	\$5.37	\$6.66		\$4.26	\$5.64	\$9.90	\$12.30		\$9.25	\$12.30	\$21.55	\$26.92	44
45	\$2.59	\$3.42	\$5.92	\$7.40		\$4.81	\$6.38	\$11.10	\$13.88		\$10.36	\$13.78	\$24.14	\$30.25	45
46	\$2.87	\$3.79	\$6.66	\$8.33		\$5.37	\$7.22	\$12.58	\$15.73		\$11.56	\$15.45	\$27.01	\$33.76	46
47	\$3.24	\$4.26	\$7.49	\$9.34		\$6.11	\$8.14	\$14.25	\$17.76		\$12.95	\$17.21	\$30.16	\$37.74	47
48	\$3.61	\$4.81	\$8.33	\$10.45		\$6.94	\$9.25	\$16.10	\$20.17		\$14.43	\$19.24	\$33.67	\$42.09	48
49	\$4.07	\$5.37	\$9.44	\$11.75		\$7.86	\$10.45	\$18.32	\$22.85		\$16.10	\$21.46	\$37.56	\$46.90	49
50	\$4.53	\$6.01	\$10.55	\$13.23		\$8.88	\$11.93	\$20.81	\$25.99		\$17.85	\$23.87	\$41.72	\$52.17	50
51	\$5.18	\$6.85	\$12.03	\$14.99		\$10.18	\$13.51	\$23.68	\$29.60		\$19.89	\$26.46	\$46.34	\$57.91	51
52	\$5.83	\$7.77	\$13.60	\$16.93		\$11.56	\$15.45	\$26.92	\$33.67		\$21.92	\$29.23	\$51.15	\$63.92	52
53	\$6.57	\$8.79	\$15.45	\$19.24		\$13.23	\$17.58	\$30.80	\$38.48		\$24.14	\$32.19	\$56.33	\$70.39	53
54	\$7.49	\$9.99	\$17.48	\$21.92		\$15.08	\$20.07	\$35.15	\$43.85		\$26.36	\$35.15	\$61.51	\$76.87	54
55	\$8.51	\$11.38	\$19.89	\$24.88		\$17.21	\$22.94	\$40.05	\$50.14		\$28.58	\$38.11	\$66.79	\$83.44	55
56	\$9.71	\$12.95	\$22.57	\$28.21		\$19.61	\$26.18	\$45.79	\$57.17		\$30.71	\$40.98	\$71.69	\$89.54	56
57	\$11.01	\$14.71	\$25.72	\$32.19		\$22.39	\$29.88	\$52.17	\$65.31		\$32.47	\$43.29	\$75.85	\$94.81	57
58	\$12.49	\$16.74	\$29.23	\$36.54		\$25.53	\$34.04	\$59.57	\$74.46		\$33.76	\$45.05	\$78.81	\$98.51	58
59	\$14.25	\$19.06	\$33.30	\$41.63		\$29.05	\$38.76	\$67.80	\$84.73		\$34.23	\$45.60	\$79.83	\$99.72	59
60	\$16.19	\$21.65	\$37.83	\$47.36		-	-	-	-		\$28.03	\$37.37	\$65.40	\$81.77	60
61	\$18.41	\$24.61	\$43.01	\$53.74		-	-	-	-		\$25.53	\$34.04	\$59.57	\$74.46	61
62	\$20.91	\$27.84	\$48.75	\$60.96		-	-	-	-		\$20.81	\$27.75	\$48.56	\$60.68	62
63	-	-	-	-		-	-	-	-		\$12.86	\$17.11	\$29.88	\$37.37	63
64	-	-	-	-		-	-	-	-		\$2.41	\$3.24	\$5.74	\$7.12	64



11. MEDICAL INSURANCE – MALES & FEMALES

The table sets out the premium rates for the cost of the different medical insurance plans available. The same rates apply to males and females. The total premium depends on the age of each person covered. The rates are expected to increase each year by medical inflation.

Annual rates

	UniCare PLUS	Major Surgical Base Plan	Major Surgical + Specialists	Major Surgical + GPs	Major Surgical + Specialists & Dental 100	Major Surgical + Specialists & Dental 400	Major Surgical + GPs & Dental 100	Major Surgical + GPs & Dental 400	Major Surgical + GPs & Specialists	Major Surgical + GPs, Specialists & Dental 100	Major Surgical + GPs, Specialists & Dental 400	Reduction if \$500 excess plan (Major Surgical) chosen	
Age	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	Age
Child	239.24	209.81	286.30	368.98	369.54	470.22	452.22	552.90	445.47	528.71	629.39	-42.99	Child
18	420.58	302.67	412.91	533.83	579.39	780.18	700.31	901.10	644.07	810.55	1,011.34	-60.76	18
19	427.13	306.11	418.03	540.64	584.51	785.30	707.12	907.91	652.56	819.04	1,019.83	-60.76	19
20	432.60	310.70	424.31	548.61	590.79	791.58	715.09	915.88	662.22	828.70	1,029.49	-62.48	20
21	438.06	314.71	429.45	555.99	595.93	796.72	722.47	923.26	670.73	837.21	1,038.00	-63.05	21
22	445.71	323.31	440.86	566.28	607.34	808.13	732.76	933.55	683.83	850.31	1,051.10	-65.35	22
23	452.81	331.34	450.01	576.00	616.49	817.28	742.48	943.27	694.67	861.15	1,061.94	-66.50	23
24	460.47	339.94	460.86	586.29	627.34	828.13	752.77	953.56	707.21	873.69	1,074.48	-68.22	24
25	467.55	347.96	470.57	595.99	637.05	837.84	762.47	963.26	718.60	885.08	1,085.87	-69.93	25
26	474.65	356.56	481.42	606.28	647.90	848.69	772.76	973.55	731.14	897.62	1,098.41	-72.23	26
27	482.85	364.59	490.57	616.00	657.05	857.84	782.48	983.27	741.98	908.46	1,109.25	-73.95	27
28	491.59	374.33	503.13	628.01	669.61	870.40	794.49	995.28	756.81	923.29	1,124.08	-75.09	28
29	501.42	385.22	517.39	641.69	683.87	884.66	808.17	1,008.96	773.86	940.34	1,141.13	-76.24	29
30	511.25	396.69	530.55	655.41	697.03	897.82	821.89	1,022.68	789.27	955.75	1,156.54	-79.11	30
31	520.54	407.58	544.81	667.99	711.29	912.08	834.47	1,035.26	805.22	971.70	1,172.49	-80.83	31
32	530.37	419.62	559.67	682.28	726.15	926.94	848.76	1,049.55	822.33	988.81	1,189.60	-84.27	32
33	546.21	435.67	579.09	702.83	745.57	946.36	869.31	1,070.10	846.25	1,012.73	1,213.52	-87.14	33
34	562.59	452.87	601.35	724.52	767.83	968.62	891.00	1,091.79	873.00	1,039.48	1,240.27	-90.58	34
35	578.43	469.49	621.35	745.64	787.83	988.62	912.12	1,112.91	897.50	1,063.98	1,264.77	-94.01	35
36	593.73	486.11	641.90	766.20	808.38	1,009.17	932.68	1,133.47	921.99	1,088.47	1,289.26	-96.30	36
37	609.57	503.88	663.61	789.03	830.09	1,030.88	955.51	1,156.30	948.76	1,115.24	1,316.03	-100.89	37
38	628.16	523.95	689.87	813.60	856.35	1,057.14	980.08	1,180.87	979.52	1,146.00	1,346.79	-104.33	38
39	646.16	544.59	714.44	838.74	880.92	1,081.71	1,005.22	1,206.01	1,008.59	1,175.07	1,375.86	-109.49	39
40	664.74	564.65	739.00	863.86	905.48	1,106.27	1,030.34	1,231.13	1,038.21	1,204.69	1,405.48	-112.93	40
41	682.80	584.14	763.56	888.42	930.04	1,130.83	1,054.90	1,255.69	1,067.84	1,234.32	1,435.11	-116.94	41
42	701.33	604.20	788.12	912.98	954.60	1,155.39	1,079.46	1,280.25	1,096.90	1,263.38	1,464.17	-120.38	42
43	722.09	629.43	818.41	942.14	984.89	1,185.68	1,108.62	1,309.41	1,131.12	1,297.60	1,498.39	-127.26	43
44	743.39	652.36	848.09	970.70	1,014.57	1,215.36	1,137.18	1,337.97	1,166.43	1,332.91	1,533.70	-130.11	44
45	763.60	676.43	877.22	999.27	1,043.70	1,244.49	1,165.75	1,366.54	1,200.06	1,366.54	1,567.33	-135.28	45
46	785.45	699.94	905.79	1,027.28	1,072.27	1,273.06	1,193.76	1,394.55	1,233.13	1,399.61	1,600.40	-139.88	46
47	806.75	724.59	936.63	1,057.55	1,103.11	1,303.90	1,224.03	1,424.82	1,269.59	1,436.07	1,636.86	-145.61	47
48	838.98	760.13	980.04	1,100.96	1,146.52	1,347.31	1,267.44	1,468.23	1,320.87	1,487.35	1,688.14	-151.91	48
49	871.20	795.67	1,024.58	1,144.94	1,191.06	1,391.85	1,311.42	1,512.21	1,373.85	1,540.33	1,741.12	-158.22	49
50	903.43	832.37	1,069.72	1,188.95	1,236.20	1,436.99	1,355.43	1,556.22	1,426.30	1,592.78	1,793.57	-166.83	50
51	935.65	867.32	1,113.10	1,231.78	1,279.58	1,480.37	1,398.26	1,599.05	1,477.56	1,644.04	1,844.83	-173.10	51
52	967.88	904.59	1,158.27	1,276.92	1,324.75	1,525.54	1,443.40	1,644.19	1,530.60	1,697.08	1,897.87	-181.15	52
53	1,006.66	948.73	1,213.07	1,330.08	1,379.55	1,580.34	1,496.56	1,697.35	1,594.42	1,760.90	1,961.69	-190.32	53
54	1,045.44	992.87	1,267.34	1,382.07	1,433.82	1,634.61	1,548.55	1,749.34	1,656.54	1,823.02	2,023.81	-198.35	54
55	1,083.68	1,037.58	1,322.17	1,435.78	1,488.65	1,689.44	1,602.26	1,803.05	1,720.37	1,886.85	2,087.64	-208.09	55
56	1,123.00	1,082.29	1,377.57	1,488.93	1,544.05	1,744.84	1,655.41	1,856.20	1,784.21	1,950.69	2,151.48	-217.26	56
57	1,161.24	1,126.43	1,431.27	1,541.50	1,597.75	1,798.54	1,707.98	1,908.77	1,846.34	2,012.82	2,213.61	-225.28	57
58	1,196.20	1,169.43	1,482.70	1,590.13	1,649.18	1,849.97	1,756.61	1,957.40	1,903.40	2,069.88	2,270.67	-233.32	58
59	1,230.61	1,212.99	1,536.95	1,638.75	1,703.43	1,904.22	1,805.23	2,006.02	1,962.71	2,129.19	2,329.98	-243.05	59
60	1,266.11	1,255.99	1,588.95	1,686.25	1,755.43	1,956.22	1,852.73	2,053.52	2,019.21	2,185.69	2,386.48	-251.09	60
61	1,301.07	1,300.13	1,641.53	1,736.01	1,808.01	2,008.80	1,902.49	2,103.28	2,077.41	2,243.89	2,444.68	-260.83	61
62	1,335.48	1,343.12	1,694.08	1,784.63	1,860.56	2,061.35	1,951.11	2,151.90	2,135.59	2,302.07	2,502.86	-268.24	62
63	1,375.90	1,394.71	1,755.23	1,840.72	1,921.71	2,122.50	2,007.20	2,207.99	2,201.24	2,367.72	2,568.51	-279.17	63
64	1,416.32	1,444.58	1,815.79	1,895.09	1,982.27	2,183.06	2,061.57	2,262.36	2,266.30	2,432.78	2,633.57	-287.77	64
65	1,455.64	1,497.32	1,879.79	1,952.89	2,046.27	2,247.06	2,119.37	2,320.16	2,335.36	2,501.84	2,702.63	-300.38	65
66	1,496.06	1,548.34	1,940.92	2,007.85	2,107.40	2,308.19	2,174.33	2,375.12	2,400.43	2,566.91	2,767.70	-309.55	66
67	1,535.94	1,599.36	2,002.62	2,063.95	2,169.10	2,369.89	2,230.43	2,431.22	2,467.21	2,633.69	2,834.48	-319.30	67
68	1,581.82	1,660.13	2,075.20	2,128.64	2,241.68	2,442.47	2,295.12	2,495.91	2,543.71	2,710.19	2,910.98	-331.91	68
69	1,627.70	1,720.32	2,147.77	2,193.33	2,314.25	2,515.04	2,359.81	2,560.60	2,620.78	2,787.26	2,988.05	-343.95	69
70	1,674.67	1,781.65	2,220.91	2,259.15	2,387.39	2,588.18	2,425.63	2,626.42	2,698.41	2,864.89	3,065.68	-355.98	70
71	1,720.01	1,841.85	2,292.92	2,323.29	2,459.40	2,660.19	2,489.77	2,690.56	2,774.36	2,940.84	3,141.63	-368.03	71
72	1,766.44	1,902.61	2,366.62	2,388.55	2,533.10	2,733.89	2,555.03	2,755.82	2,852.56	3,019.04	3,219.83	-380.06	72
73	1,801.39	1,941.59	2,414.60	2,437.66	2,581.08	2,781.87	2,604.14	2,804.93	2,910.67	3,077.15	3,277.94	-388.66	73
74	1,836.90	1,979.43	2,462.00	2,485.06	2,628.48	2,829.27	2,651.54	2,852.33	2,967.63	3,134.11	3,334.90	-396.12	74
75	1,872.40	2,016.69	2,508.26	2,531.32	2,674.74	2,875.53	2,697.80	2,898.59	3,022.89	3,189.37	3,390.16	-403.00	75
76	1,907.90	2,055.09	2,555.65	2,580.40	2,722.13	2,922.92	2,746.88	2,947.67	3,080.96	3,247.44	3,448.23	-411.01	76
77	1,942.86	2,093.50	2,603.63	2,628.37	2,770.11	2,970.90	2,794.85	2,995.64	3,138.50	3,304.98	3,505.77	-419.04	77
78	2,007.31	2,162.86	2,689.86	2,714.61	2,856.34	3,057.13	2,881.09	3,081.88	3,241.61	3,408.09	3,608.88	-431.65	78
79	2,072.31	2,232.23	2,776.10	2,802.54	2,942.58	3,143.37	2,969.02	3,169.81	3,346.41	3,512.89	3,713.68	-445.42	79
80+	2,137.86	2,302.74	2,863.48	2,891.04	3,029.96	3,230.75	3,057.52	3,258.31	3,451.78	3,618.26	3,819.05	-460.89	80+



12. MEDICAL INSURANCE – MALES & FEMALES

The table sets out the premium rates for the cost of the different medical insurance plans available where a \$500 excess applies. The same rates apply to males and females. The total premium depends on the age of each person covered. The rates are expected to increase each year by medical inflation.

Annual rates

	Major Surgical Base Plan with excess	Major Surgical + Specialist with excess	Major Surgical + GPs with excess	Major Surgical + Specialists & Dental 100 with excess	Major Surgical + Specialists & Dental 400 with excess	Major Surgical + GPs & Dental 100 with excess	Major Surgical + GPs & Dental 400 with excess	Major Surgical + GPs & Specialists with excess	Major Surgical + GPs, Specialists & Dental 100 with excess	Major Surgical + GPs, Specialists & Dental 400 with excess	
Age	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	Age
Child	166.82	243.31	325.99	326.55	427.23	409.23	509.91	402.48	485.72	586.40	Child
18	241.91	352.15	473.07	518.63	719.42	639.55	840.34	583.31	749.79	950.58	18
19	245.35	357.27	479.88	523.75	724.54	646.36	847.15	591.80	758.28	959.07	19
20	248.22	361.83	486.13	528.31	729.10	652.61	853.40	599.74	766.22	967.01	20
21	251.66	366.40	492.94	532.88	733.67	659.42	860.21	607.68	774.16	974.95	21
22	257.96	375.51	500.93	541.99	742.78	667.41	868.20	618.48	784.96	985.75	22
23	264.84	383.51	509.50	549.99	750.78	675.98	876.77	628.17	794.65	995.44	23
24	271.72	392.64	518.07	559.12	759.91	684.55	885.34	638.99	805.47	1,006.26	24
25	278.03	400.64	526.06	567.12	767.91	692.54	893.33	648.67	815.15	1,015.94	25
26	284.33	409.19	534.05	575.67	776.46	700.53	901.32	658.91	825.39	1,026.18	26
27	290.64	416.62	542.05	583.10	783.89	708.53	909.32	668.03	834.51	1,035.30	27
28	299.24	428.04	552.92	594.52	795.31	719.40	920.19	681.72	848.20	1,048.99	28
29	308.98	441.15	565.45	607.63	808.42	731.93	932.72	697.62	864.10	1,064.89	29
30	317.58	451.44	576.30	617.92	818.71	742.78	943.57	710.16	876.64	1,077.43	30
31	326.75	463.98	587.16	630.46	831.25	753.64	954.43	724.39	890.87	1,091.66	31
32	335.35	475.40	598.01	641.88	842.67	764.49	965.28	738.06	904.54	1,105.33	32
33	348.53	491.95	615.69	658.43	859.22	782.17	982.96	759.11	925.59	1,126.38	33
34	362.29	510.77	633.94	677.25	878.04	800.42	1,001.21	782.42	948.90	1,149.69	34
35	375.48	527.34	651.63	693.82	894.61	818.11	1,018.90	803.49	969.97	1,170.76	35
36	389.81	545.60	669.90	712.08	912.87	836.38	1,037.17	825.69	992.17	1,192.96	36
37	402.99	562.72	688.14	729.20	929.99	854.62	1,055.41	847.87	1,014.35	1,215.14	37
38	419.62	585.54	709.27	752.02	952.81	875.75	1,076.54	875.19	1,041.67	1,242.46	38
39	435.10	604.95	729.25	771.43	972.22	895.73	1,096.52	899.10	1,065.58	1,266.37	39
40	451.72	626.07	750.93	792.55	993.34	917.41	1,118.20	925.28	1,091.76	1,292.55	40
41	467.20	646.62	771.48	813.10	1,013.89	937.96	1,138.75	950.90	1,117.38	1,318.17	41
42	483.82	667.74	792.60	834.22	1,035.01	959.08	1,159.87	976.52	1,143.00	1,343.79	42
43	502.17	691.15	814.88	857.63	1,058.42	981.36	1,182.15	1,003.86	1,170.34	1,371.13	43
44	522.25	717.98	840.59	884.46	1,085.25	1,007.07	1,207.86	1,036.32	1,202.80	1,403.59	44
45	541.15	741.94	863.99	908.42	1,109.21	1,030.47	1,231.26	1,064.78	1,231.26	1,432.05	45
46	560.06	765.91	887.40	932.39	1,133.18	1,053.88	1,254.67	1,093.25	1,259.73	1,460.52	46
47	578.98	791.02	911.94	957.50	1,158.29	1,078.42	1,279.21	1,123.98	1,290.46	1,491.25	47
48	608.22	828.13	949.05	994.61	1,195.40	1,115.53	1,316.32	1,168.96	1,335.44	1,536.23	48
49	637.45	866.36	986.72	1,032.84	1,233.63	1,153.20	1,353.99	1,215.63	1,382.11	1,582.90	49
50	665.54	902.89	1,022.12	1,069.37	1,270.16	1,188.60	1,389.39	1,259.47	1,425.95	1,626.74	50
51	694.22	940.00	1,058.68	1,106.48	1,307.27	1,225.16	1,425.95	1,304.46	1,470.94	1,671.73	51
52	723.44	977.12	1,095.77	1,143.60	1,344.39	1,262.25	1,463.04	1,349.45	1,515.93	1,716.72	52
53	758.41	1,022.75	1,139.76	1,189.23	1,390.02	1,306.24	1,507.03	1,404.10	1,570.58	1,771.37	53
54	794.52	1,068.99	1,183.72	1,235.47	1,436.26	1,350.20	1,550.99	1,458.19	1,624.67	1,825.46	54
55	829.49	1,114.08	1,227.69	1,280.56	1,481.35	1,394.17	1,594.96	1,512.28	1,678.76	1,879.55	55
56	865.03	1,160.31	1,271.67	1,326.79	1,527.58	1,438.15	1,638.94	1,566.95	1,733.43	1,934.22	56
57	901.15	1,205.99	1,316.22	1,372.47	1,573.26	1,482.70	1,683.49	1,621.06	1,787.54	1,988.33	57
58	936.11	1,249.38	1,356.81	1,415.86	1,616.65	1,523.29	1,724.08	1,670.08	1,836.56	2,037.35	58
59	969.94	1,293.90	1,395.70	1,460.38	1,661.17	1,562.18	1,762.97	1,719.66	1,886.14	2,086.93	59
60	1004.90	1,337.86	1,435.16	1,504.34	1,705.13	1,601.64	1,802.43	1,768.12	1,934.60	2,135.39	60
61	1039.30	1,380.70	1,475.18	1,547.18	1,747.97	1,641.66	1,842.45	1,816.58	1,983.06	2,183.85	61
62	1074.88	1,425.84	1,516.39	1,592.32	1,793.11	1,682.87	1,883.66	1,867.35	2,033.83	2,234.62	62
63	1115.54	1,476.06	1,561.55	1,642.54	1,843.33	1,728.03	1,928.82	1,922.07	2,088.55	2,289.34	63
64	1156.81	1,528.02	1,607.32	1,694.50	1,895.29	1,773.80	1,974.59	1,978.53	2,145.01	2,345.80	64
65	1196.94	1,579.41	1,652.51	1,745.89	1,946.68	1,818.99	2,019.78	2,034.98	2,201.46	2,402.25	65
66	1238.79	1,631.37	1,698.30	1,797.85	1,998.64	1,864.78	2,065.57	2,090.88	2,257.36	2,458.15	66
67	1280.06	1,683.32	1,744.65	1,849.80	2,050.59	1,911.13	2,111.92	2,147.91	2,314.39	2,515.18	67
68	1328.22	1,743.29	1,796.73	1,909.77	2,110.56	1,963.21	2,164.00	2,211.80	2,378.28	2,579.07	68
69	1376.37	1,803.82	1,849.38	1,970.30	2,171.09	2,015.86	2,216.65	2,276.83	2,443.31	2,644.10	69
70	1425.67	1,864.93	1,903.17	2,031.41	2,232.20	2,069.65	2,270.44	2,342.43	2,508.91	2,709.70	70
71	1473.82	1,924.89	1,955.26	2,091.37	2,292.16	2,121.74	2,322.53	2,406.33	2,572.81	2,773.60	71
72	1522.55	1,986.56	2,008.49	2,153.04	2,353.83	2,174.97	2,375.76	2,472.50	2,638.98	2,839.77	72
73	1552.93	2,025.94	2,049.00	2,192.42	2,393.21	2,215.48	2,416.27	2,522.01	2,688.49	2,889.28	73
74	1583.31	2,065.88	2,088.94	2,232.36	2,433.15	2,255.42	2,456.21	2,571.51	2,737.99	2,938.78	74
75	1613.69	2,105.26	2,128.32	2,271.74	2,472.53	2,294.80	2,495.59	2,619.89	2,786.37	2,987.16	75
76	1644.08	2,144.64	2,169.39	2,311.12	2,511.91	2,335.87	2,536.66	2,669.95	2,836.43	3,037.22	76
77	1674.46	2,184.59	2,209.33	2,351.07	2,551.86	2,375.81	2,576.60	2,719.46	2,885.94	3,086.73	77
78	1731.21	2,258.21	2,282.96	2,424.69	2,625.48	2,449.44	2,650.23	2,809.96	2,976.44	3,177.23	78
79	1786.81	2,330.68	2,357.12	2,497.16	2,697.95	2,523.60	2,724.39	2,900.99	3,067.47	3,268.26	79
80+	1841.85	2,402.59	2,430.15	2,569.07	2,769.86	2,596.63	2,797.42	2,990.89	3,157.37	3,358.16	80+



13. NOTES





SUPERLIFE

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