



wa super

# INSURANCE & INVESTMENT FEES NOTIFICATION

## CHANGES TO INVESTMENT MANAGEMENT COSTS

There are different fees and costs incurred in managing how your superannuation or retirement savings are invested. Our investment management costs are made up of investment fees and indirect costs.

**Investment fees** are either those paid to WA Super or our service providers to manage your investments. These fees are paid from investment earnings before they are added to your account and are not charged to you as a fee.

**Indirect costs** are incurred in the management of the investment portfolio that are not fees. Examples are transactional and operational costs incurred when buying or selling investments - such as brokerage (for equities) or stamp duty (for property).

The investment management costs in the table below are based on the actual fees and costs incurred in the 2018-19 financial year. They're used here as an indication of investment management costs for 2019-2020 only. Future actual costs will vary depending on the external investment managers used and the performance of the market.

Investment Option	Estimated costs % pa for 2018-19			Actual costs % pa for 2018-19		
	Investment fee (IF)	Indirect Cost Ratio (ICR)	Total (ICR + IF)	Investment fee (IF)	Indirect Cost Ratio (ICR)	Total (ICR + IF)
MyWASuper	0.60%	0.28%	<b>0.88%</b>	0.53%	0.27%	<b>0.80%</b>
Diversified Moderate	0.60%	0.28%	<b>0.88%</b>	0.53%	0.27%	<b>0.80%</b>
Diversified High Growth	0.64%	0.29%	<b>0.93%</b>	0.57%	0.27%	<b>0.85%</b>
Diversified Conservative	0.51%	0.23%	<b>0.74%</b>	0.46%	0.20%	<b>0.66%</b>
Sustainable Future	0.55%	0.37%	<b>0.92%</b>	0.55%	0.26%	<b>0.81%</b>
Australian Shares	0.32%	0.06%	<b>0.38%</b>	0.30%	0.10%	<b>0.40%</b>
Global Shares	0.42%	0.08%	<b>0.50%</b>	0.43%	0.05%	<b>0.47%</b>
Property & Infrastructure	0.72%	0.48%	<b>1.20%</b>	0.79%	0.44%	<b>1.23%</b>
Bonds	0.32%	0.06%	<b>0.38%</b>	0.31%	0.05%	<b>0.36%</b>
Cash	0.18%	0.00%	<b>0.18%</b>	0.18%	0.00%	<b>0.18%</b>

## INSURANCE CHANGES FROM 4 NOVEMBER 2019

As a result of negotiations with our Insurer TAL Life Limited, to better align the premiums charged with insurance claims made, there will be premium and policy term changes from 4 November 2019: These changes include:

- increases to premiums for the Death, Total & Permanent Disablement (TPD) Insurance and Income Protection (IP) Insurance offered by WA Super.
- changes to the disclosure questions for members wishing either to increase their sum insured from Basic Cover up to the Automatic Acceptance Limits (AALs) or who wish to transfer insurance cover from another super fund's insurance policy to WA Super or who wish to apply for automatic increase under a change in Allowable Events or as part of the annual option to increase cover each 1 July for either Death & TPD Insurance or Income Protection Insurance.

### WHY ARE INSURANCE PREMIUMS CHANGING?

Over the last two years there has been a significant increase in the number of members claiming on their Death, TPD and Income Protection insurance. While this is reassuring for members who have received an insurance benefit due to their illness or disability, it does mean that insurance rates have to be reviewed by our Insurer to reflect this higher-than-expected uplift in claims paid out.

Recent Federal Government legislation introduced - which saw the cancellation of insurance cover for inactive members unless they opted-in - has also put financial pressure on insurers and their need to review insurance premiums across the superannuation industry.

### WHAT ARE THE PREMIUM CHANGES?

Insurance increases are specific to each individual, as they are based on the insurance type and a number of personal factors including, but not limited to, your age, gender, your occupation loading, and the amount of cover you hold. Please refer to the insurance rate tables starting on pages 4 to 8 for the current insurance rates and the new rates that will apply from 4 November 2019.

### WHERE CAN I SEE MY CURRENT INSURANCE DETAILS?

You can obtain your up-to-date insurance cover details, including the type and premiums currently charged, by logging on to Member Online at wasuper.com.au and referring to the 'Insurance' tab. Or you can call us on 08 9480 3500 to obtain these details. Your new insurance premiums will be updated in Member Online on 4 November 2019, the effective date of the premium increase.

Insurance cover and premiums are also included on your Annual Statement. A copy of your Annual Statement can be downloaded in Member Online under the 'Correspondence' tab. Please note the insurance premiums advised in section 9 of your statement is based on your old rates.



## HOW TO CALCULATE YOUR NEW PREMIUMS

A number of variables or factors will determine your insurance premiums. These factors include:

Whether you hold Basic insurance cover or Top, Standard or Fixed cover

- a. Basic cover – please refer to the rate tables on pages 4, 5 and 7 for your respective cover and premiums by age.
- b. Top, Standard or Fixed cover – please refer to the tables on pages 6 and 8 for your respective annual rates by age, gender and occupation loading.

Here's two examples to help you understand how to calculate your new premiums:



### EXAMPLE 1 - BASIC COVER

Kate will turn 44 on her next birthday. She has Basic Death and TPD and Basic Income Protection cover.

From the tables on pages 4 and 7, Kate can see that she has the following insurance cover and premiums:

Cover type	Cover amount	Premium from 4 November 2019	
		Weekly	Annual
Death Cover	\$160,000	\$6.89	\$358.28
TPD Cover	\$60,000		
IP Cover	\$3,000 per month	\$2.49	\$129.48

To work out Kate's new annual insurance premium she multiplies the weekly rate by 52.

### EXAMPLE 2 - TOP, STANDARD OR FIXED COVER

Simon, who will turn on 40 on his next birthday, has an Occupation Classification of Level 2 as he works predominately outside as a Park Ranger. He decided to increase his cover from the Basic amount at the time he joined WA Super.

#### Death & TPD

Simon now has a combined Death and TPD Cover of \$300,000.

Referring to the tables on page 6 for Fixed Death and TPD, Simon can see that his new annual rate will be \$1.55.

To calculate his Death & TPD premium, Simon needs to use the following formula:

$$\text{Annual premium} = \frac{\text{Level of cover}}{1000} \times \text{Death \& TPD Rate} \times \text{Occupation Loading (refer to page 6)}$$

$$\frac{\$300,000}{1000} \times \$1.55 \times 1.6 = \$744 \text{ is Simon's annual Death \& TPD premium}$$



#### Income Protection

Simon has a monthly sum insured of \$5,000 per month for Income Protection cover with a 90-day wait period and a 5-year benefit payment period.

Referring to the tables on page 8 for Income Protection, Simon can see that his new rate will be \$11.73.

To calculate his Income Protection premium, Simon needs to use the following formula:

$$\text{Annual premium} = \frac{\text{Monthly sum insured}}{100} \times \text{Rate} \times \text{Waiting Period Factor} \times \text{Income Protection Occupation Loading (refer to page 8)}$$

$$\frac{\$5,000}{100} \times \$11.73 \times 0.53 \times 2.0 = \$621.69 \text{ is Simon's annual Income Protection premium.}$$



# Checklist: review your insurance in 5 simple steps

The cost of your cover impacts your retirement savings. But having cover can provide peace of mind for you and your family if the worst happens. We recommend you visit Member Online regularly and follow the steps in the checklist below. It's a quick and easy way to help keep your insurance up-to-date and to ensure it is the right choice for you at your current stage of life.

## CHECK YOUR INSURANCE COVER

Have a look at your current insurance details, including your amount insured and annual premium. This information is available in the Insurance tab of Member Online or call us on 08 9480 3500.

## UNDERSTAND YOUR COVER

If you are eligible, we automatically offer insurance when you join us. Your insurance premiums are then deducted directly from your super account each month.

Depending on your individual insurance needs, you have access to three types of cover:

1. Death only
2. Death and Total & Permanent Disablement (TPD)
3. Income Protection (IP)

You can change your insurance to better suit your needs by changing your type and amount of cover (subject to terms and conditions). You can also cancel your insurance at any time.

To learn more about your insurance, please read the Insurance Guide (<https://www.wasuper.com.au/insuranceguide>)

## WORK OUT HOW MUCH COVER YOU NEED

Everyone has different insurance needs.

We have an insurance calculator (<https://members.uwplus.com.au/wasuper>) to help you assess your insurance needs and calculate your annual premiums.

## MAKE CHANGES TO YOUR INSURANCE COVER

Determine the right insurance for your needs.

If you want, you can change your insurance details by sending in the insurance alteration form (<https://www.wasuper.com.au/members/help-forms-and-tools/member-forms-and-publications/>)

## REVISIT YOUR INSURANCE NEEDS OFTEN

Review your insurance needs regularly, especially when making lifestyle changes like getting married, having children or buying a house. It's important that you have the right level of cover to support your partner or family, should anything happen to you. And remember to keep us informed of any changes to your insurance related details, especially when you change jobs, as your insurance cover and premiums may be affected.

The information in this document is general information only and doesn't take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances. Before making a decision about WA Super, you should consider our Product Disclosure Statement available at [wasuper.com.au](http://wasuper.com.au) or by contacting us.

Please refer to our Insurance Guide and Product Disclosure Statement available at [wasuper.com.au](http://wasuper.com.au) for further explanation of any terms or definitions used in this notification.



## BASIC COVER - DEATH & TPD

Basic Cover has the same premiums for males and females across all occupation levels. The table below shows the premium for Basic Cover. The premiums include a 12% admin fee.

AGE NEXT BIRTHDAY	DEATH COVER	TPD COVER	OLD WEEKLY DEATH & TPD PREMIUM	OLD ANNUAL DEATH & TPD PREMIUM	NEW WEEKLY DEATH & TPD PREMIUM	NEW ANNUAL DEATH & TPD PREMIUM
16	\$60,000	\$120,000	\$0.40	\$20.80	\$0.62	\$32.24
17	\$60,000	\$120,000	\$0.53	\$27.56	\$0.85	\$44.20
18	\$60,000	\$120,000	\$0.67	\$34.84	\$1.06	\$55.12
19	\$60,000	\$120,000	\$0.80	\$41.60	\$1.27	\$66.04
20	\$60,000	\$120,000	\$0.95	\$49.40	\$1.51	\$78.52
21	\$60,000	\$120,000	\$1.09	\$56.68	\$1.72	\$89.44
22	\$60,000	\$120,000	\$1.23	\$63.96	\$1.95	\$101.40
23	\$60,000	\$120,000	\$1.37	\$71.24	\$2.18	\$113.36
24	\$60,000	\$120,000	\$1.51	\$78.52	\$2.38	\$123.76
25	\$60,000	\$120,000	\$1.65	\$85.80	\$2.61	\$135.72
26	\$120,000	\$100,000	\$1.79	\$93.08	\$2.84	\$147.68
27	\$120,000	\$100,000	\$1.95	\$101.40	\$3.07	\$159.64
28	\$120,000	\$100,000	\$2.09	\$108.68	\$3.31	\$172.12
29	\$120,000	\$100,000	\$2.23	\$115.96	\$3.51	\$182.52
30	\$120,000	\$100,000	\$2.37	\$123.24	\$3.75	\$195.00
31	\$160,000	\$80,000	\$2.53	\$131.56	\$3.99	\$207.48
32	\$160,000	\$80,000	\$2.66	\$138.32	\$4.21	\$218.92
33	\$160,000	\$80,000	\$2.81	\$146.12	\$4.45	\$231.40
34	\$160,000	\$80,000	\$2.96	\$153.92	\$4.67	\$242.84
35	\$160,000	\$80,000	\$3.10	\$161.20	\$4.89	\$254.28
36	\$160,000	\$80,000	\$3.24	\$168.48	\$5.12	\$266.24
37	\$160,000	\$80,000	\$3.39	\$176.28	\$5.35	\$278.20
38	\$160,000	\$80,000	\$3.51	\$182.52	\$5.55	\$288.60
39	\$160,000	\$80,000	\$3.66	\$190.32	\$5.78	\$300.56
40	\$160,000	\$80,000	\$3.80	\$197.60	\$6.01	\$312.52
41	\$160,000	\$60,000	\$3.93	\$204.36	\$6.21	\$322.92
42	\$160,000	\$60,000	\$4.07	\$211.64	\$6.43	\$334.36
43	\$160,000	\$60,000	\$4.22	\$219.44	\$6.65	\$345.80
44	\$160,000	\$60,000	\$4.36	\$226.72	\$6.89	\$358.28
45	\$160,000	\$60,000	\$4.51	\$234.52	\$7.12	\$370.24
46	\$120,000	\$40,000	\$4.60	\$239.20	\$7.27	\$378.04
47	\$120,000	\$40,000	\$4.71	\$244.92	\$7.43	\$386.36
48	\$120,000	\$40,000	\$4.79	\$249.08	\$7.56	\$393.12
49	\$120,000	\$40,000	\$4.88	\$253.76	\$7.71	\$400.92
50	\$120,000	\$40,000	\$4.97	\$258.44	\$7.86	\$408.72
51	\$80,000	\$20,000	\$5.09	\$264.68	\$8.04	\$418.08
52	\$80,000	\$20,000	\$5.19	\$269.88	\$8.19	\$425.88
53	\$80,000	\$20,000	\$5.28	\$274.56	\$8.34	\$433.68
54	\$80,000	\$20,000	\$5.38	\$279.76	\$8.50	\$442.00
55	\$80,000	\$20,000	\$5.47	\$284.44	\$8.64	\$449.28
56	\$40,000	\$20,000	\$5.36	\$278.72	\$8.47	\$440.44
57	\$40,000	\$20,000	\$5.27	\$274.04	\$8.32	\$432.64
58	\$40,000	\$20,000	\$5.18	\$269.36	\$8.17	\$424.84
59	\$40,000	\$20,000	\$5.09	\$264.68	\$8.04	\$418.08
60	\$40,000	\$20,000	\$4.99	\$259.48	\$7.87	\$409.24
61	\$20,000	\$10,000	\$4.89	\$254.28	\$7.73	\$401.96
62	\$20,000	\$10,000	\$4.80	\$249.60	\$7.58	\$394.16
63	\$20,000	\$10,000	\$4.71	\$244.92	\$7.43	\$386.36
64	\$20,000	\$10,000	\$4.61	\$239.72	\$7.28	\$378.56
65	\$20,000	\$10,000	\$4.51	\$234.52	\$7.13	\$370.76
66	\$10,000	\$10,000	\$4.40	\$228.80	\$6.95	\$361.40
67	\$10,000	\$10,000	\$4.31	\$224.12	\$6.80	\$353.60
68	\$10,000	\$10,000	\$4.22	\$219.44	\$6.67	\$346.84
69	\$10,000	\$10,000	\$4.12	\$214.24	\$6.51	\$338.52
70	\$10,000	\$10,000	\$4.03	\$209.56	\$6.35	\$330.20



If you have elected Death Only cover within the Fixed cover option you will automatically be switched to Death Only Basic Cover upon turning age 65. The table below shows the weekly premium for Death Only Basic Cover. The premiums include a 12% admin fee.

AGE NEXT BIRTHDAY	DEATH ONLY COVER	OLD WEEKLY DEATH ONLY PREMIUM	NEW WEEKLY DEATH ONLY PREMIUM
60	\$40,000	\$3.94	\$6.22
61	\$20,000	\$3.79	\$5.98
62	\$20,000	\$3.71	\$5.86
63	\$20,000	\$3.64	\$5.75
64	\$20,000	\$3.56	\$5.63
65	\$20,000	\$3.49	\$5.51
66	\$10,000	\$3.24	\$5.12
67	\$10,000	\$3.17	\$5.00
68	\$10,000	\$3.10	\$4.90
69	\$10,000	\$3.03	\$4.79
70	\$10,000	\$2.96	\$4.67



## FIXED COVER (INCLUDES TOP, STANDARD OR ANY OTHER NON-BASIC COVER)

The tables below show the annual rate per \$1,000 sum insured for Fixed Cover. The premiums include a 12% admin fee.

### DEATH ONLY INSURANCE

AGE NEXT BIRTHDAY	MALE OLD PREMIUM	MALE NEW PREMIUM	FEMALE OLD PREMIUM	FEMALE NEW PREMIUM
16	0.56	0.88	0.21	0.33
17	0.64	1.01	0.24	0.38
18	0.69	1.09	0.25	0.39
19	0.69	1.09	0.25	0.39
20	0.67	1.06	0.25	0.39
21	0.64	1.01	0.24	0.38
22	0.62	0.98	0.21	0.33
23	0.60	0.95	0.21	0.33
24	0.56	0.88	0.20	0.32
25	0.53	0.84	0.19	0.30
26	0.52	0.82	0.19	0.30
27	0.50	0.79	0.18	0.28
28	0.49	0.77	0.19	0.30
29	0.47	0.74	0.19	0.30
30	0.46	0.73	0.19	0.30
31	0.46	0.73	0.20	0.32
32	0.46	0.73	0.21	0.33
33	0.46	0.73	0.23	0.36
34	0.46	0.73	0.25	0.39
35	0.47	0.74	0.27	0.43
36	0.49	0.77	0.31	0.49
37	0.49	0.77	0.34	0.54
38	0.50	0.79	0.36	0.57
39	0.54	0.85	0.40	0.63
40	0.56	0.88	0.44	0.69
41	0.62	0.98	0.46	0.73
42	0.66	1.04	0.50	0.79
43	0.71	1.12	0.53	0.84
44	0.79	1.25	0.54	0.85
45	0.87	1.37	0.56	0.88
46	0.95	1.50	0.60	0.95
47	1.04	1.64	0.63	1.00
48	1.15	1.82	0.68	1.07
49	1.24	1.96	0.72	1.14
50	1.32	2.08	0.79	1.25
51	1.43	2.26	0.87	1.37
52	1.55	2.45	0.94	1.48
53	1.66	2.62	1.02	1.61
54	1.78	2.81	1.10	1.74
55	1.92	3.03	1.20	1.90
56	2.07	3.27	1.29	2.04
57	2.23	3.52	1.39	2.20
58	2.41	3.81	1.49	2.35
59	2.64	4.17	1.60	2.53
60	2.89	4.56	1.72	2.72
61	3.16	4.99	1.84	2.91
62	3.46	5.46	2.00	3.16
63	3.76	5.94	2.19	3.46
64	4.10	6.48	2.39	3.77
65	4.42	6.98	2.62	4.14

### DEATH AND TPD INSURANCE

AGE NEXT BIRTHDAY	MALE OLD PREMIUM	MALE NEW PREMIUM	FEMALE OLD PREMIUM	FEMALE NEW PREMIUM
16	0.62	0.98	0.23	0.36
17	0.69	1.09	0.26	0.41
18	0.75	1.18	0.26	0.41
19	0.76	1.20	0.27	0.43
20	0.75	1.18	0.27	0.43
21	0.72	1.14	0.27	0.43
22	0.71	1.12	0.26	0.41
23	0.69	1.09	0.26	0.41
24	0.68	1.07	0.26	0.41
25	0.64	1.01	0.25	0.39
26	0.62	0.98	0.25	0.39
27	0.62	0.98	0.26	0.41
28	0.62	0.98	0.26	0.41
29	0.61	0.96	0.27	0.43
30	0.62	0.98	0.29	0.46
31	0.62	0.98	0.33	0.52
32	0.64	1.01	0.34	0.54
33	0.64	1.01	0.38	0.60
34	0.68	1.07	0.42	0.66
35	0.71	1.12	0.46	0.73
36	0.73	1.15	0.52	0.82
37	0.79	1.25	0.58	0.92
38	0.84	1.33	0.64	1.01
39	0.92	1.45	0.71	1.12
40	0.98	1.55	0.79	1.25
41	1.08	1.71	0.87	1.37
42	1.16	1.83	0.97	1.53
43	1.29	2.04	1.05	1.66
44	1.43	2.26	1.14	1.80
45	1.60	2.53	1.24	1.96
46	1.77	2.80	1.36	2.15
47	1.99	3.14	1.49	2.35
48	2.21	3.49	1.66	2.62
49	2.45	3.87	1.85	2.92
50	2.72	4.30	2.07	3.27
51	3.03	4.79	2.30	3.63
52	3.36	5.31	2.58	4.08
53	3.72	5.88	2.84	4.49
54	4.10	6.48	3.13	4.94
55	4.52	7.14	3.41	5.39
56	4.98	7.87	3.72	5.88
57	5.50	8.69	4.03	6.37
58	6.10	9.63	4.39	6.93
59	6.71	10.60	4.70	7.42
60	7.39	11.67	5.05	7.98
61	8.11	12.81	5.42	8.56
62	8.90	14.06	5.87	9.27
63	9.75	15.40	6.39	10.09
64	10.73	16.95	7.04	11.12
65	10.00	15.79	6.48	10.23

### OCCUPATION LOADING

Multiply the above rates by the factor below depending on your Occupation Classification. You can check what Occupation level we have recorded for you by logging into Member Online, referring to your Annual Statement or by calling us.

DEATH ONLY	
Level 1	1.00
Level 2	1.20
Level 3	1.80

DEATH AND TPD	
Level 1	1.00
Level 2	1.60
Level 3	2.50



## BASIC COVER - INCOME PROTECTION

Basic Cover has the same premiums for males and females across all Occupation Classifications. The table below shows the weekly premium for Basic Cover. Basic Cover provides you with up to 85% of your insured monthly salary to a maximum of \$3,000 per month. The premiums include a 12% admin fee.

AGE NEXT BIRTHDAY	OLD PREMIUM PER WEEK	NEW PREMIUM PER WEEK
16	\$0.24	\$0.33
17	\$0.26	\$0.36
18	\$0.28	\$0.38
19	\$0.30	\$0.41
20	\$0.33	\$0.45
21	\$0.36	\$0.49
22	\$0.39	\$0.53
23	\$0.41	\$0.56
24	\$0.45	\$0.62
25	\$0.49	\$0.67
26	\$0.52	\$0.71
27	\$0.56	\$0.77
28	\$0.62	\$0.85
29	\$0.66	\$0.90
30	\$0.71	\$0.97
31	\$0.77	\$1.06
32	\$0.83	\$1.14
33	\$0.90	\$1.23
34	\$0.97	\$1.33
35	\$1.05	\$1.44
36	\$1.13	\$1.55
37	\$1.20	\$1.64
38	\$1.26	\$1.73
39	\$1.34	\$1.84
40	\$1.42	\$1.95
41	\$1.51	\$2.07
42	\$1.61	\$2.21
43	\$1.72	\$2.36
44	\$1.82	\$2.49
45	\$1.97	\$2.70
46	\$2.13	\$2.92
47	\$2.30	\$3.15
48	\$2.48	\$3.40
49	\$2.68	\$3.67
50	\$2.89	\$3.96
51	\$3.13	\$4.29
52	\$3.38	\$4.63
53	\$3.65	\$5.00
54	\$3.94	\$5.40
55	\$4.49	\$6.15
56	\$5.12	\$7.02
57	\$5.84	\$8.00
58	\$6.65	\$9.11
59	\$7.59	\$10.40
60	\$8.64	\$11.84
61	\$9.40	\$12.88
62	\$10.23	\$14.02
63	\$11.14	\$15.27
64	\$11.26	\$15.43
65	\$6.05	\$8.29



## FIXED COVER INCOME PROTECTION

The annual premium per \$100 of monthly benefit for these cover options are detailed in the tables below and include a 12% insurance admin fee.

### INCOME PROTECTION INSURANCE – ANNUAL FIXED COVER RATES PER \$100 MONTHLY BENEFIT

AGE NEXT BIRTHDAY	30 DAY WAIT 2 YEAR BENEFIT				30 DAY WAIT 5 YEAR BENEFIT				30 DAY WAIT TO AGE 65 BENEFIT			
	LEVEL 1 OCCUPATION				LEVEL 1 OCCUPATION				LEVEL 1 OCCUPATION			
	MALE OLD	MALE NEW	FEMALE OLD	FEMALE NEW	MALE OLD	MALE NEW	FEMALE OLD	FEMALE NEW	MALE OLD	MALE NEW	FEMALE OLD	FEMALE NEW
16	2.59	3.55	3.74	5.13	4.32	5.92	6.13	8.40	7.51	10.29	11.47	15.72
17	2.59	3.55	3.74	5.13	4.29	5.88	6.14	8.42	7.51	10.29	11.47	15.72
18	2.59	3.55	3.74	5.13	4.29	5.88	6.11	8.37	7.51	10.29	11.47	15.72
19	2.59	3.55	3.74	5.13	4.24	5.81	6.08	8.33	7.51	10.29	11.47	15.72
20	2.59	3.55	3.74	5.13	4.23	5.80	6.00	8.22	7.51	10.29	11.47	15.72
21	2.60	3.56	3.78	5.18	4.27	5.85	6.05	8.29	7.64	10.47	11.69	16.02
22	2.60	3.56	3.83	5.25	4.32	5.92	6.20	8.50	7.78	10.66	12.10	16.58
23	2.60	3.56	3.87	5.30	4.35	5.96	6.37	8.73	7.93	10.87	12.51	17.15
24	2.60	3.56	3.92	5.37	4.40	6.03	6.51	8.92	8.12	11.13	12.99	17.80
25	2.62	3.59	3.98	5.46	4.47	6.13	6.71	9.20	8.33	11.42	13.48	18.48
26	2.56	3.51	3.95	5.41	4.47	6.13	6.77	9.28	8.38	11.49	13.69	18.76
27	2.54	3.48	3.95	5.41	4.52	6.20	6.89	9.44	8.55	11.72	14.09	19.31
28	2.54	3.48	4.00	5.48	4.58	6.28	7.11	9.75	8.76	12.01	14.64	20.07
29	2.57	3.52	4.07	5.58	4.69	6.43	7.35	10.07	9.08	12.45	15.32	21.00
30	2.62	3.59	4.18	5.73	4.87	6.68	7.67	10.51	9.48	12.99	16.18	22.18
31	2.71	3.71	4.32	5.92	5.07	6.95	8.09	11.09	9.96	13.65	17.17	23.53
32	2.77	3.80	4.52	6.20	5.30	7.26	8.58	11.76	10.54	14.45	18.32	25.11
33	2.89	3.96	4.72	6.47	5.61	7.69	9.13	12.51	11.20	15.35	19.65	26.93
34	3.03	4.15	4.95	6.78	5.93	8.13	9.76	13.38	11.95	16.38	21.14	28.98
35	3.15	4.32	5.22	7.15	6.34	8.69	10.46	14.34	12.82	17.57	22.84	31.31
36	3.32	4.55	5.51	7.55	6.75	9.25	11.26	15.43	13.77	18.87	24.69	33.84
37	3.51	4.81	5.84	8.00	7.23	9.91	12.10	16.58	14.84	20.34	26.71	36.61
38	3.69	5.06	6.19	8.48	7.77	10.65	13.10	17.96	16.01	21.94	28.93	39.65
39	3.91	5.36	6.57	9.01	8.33	11.42	14.12	19.35	17.29	23.70	31.34	42.96
40	4.17	5.72	6.97	9.55	8.56	11.73	14.58	19.98	18.69	25.62	33.90	46.46
41	4.41	6.04	7.43	10.18	8.93	12.24	15.20	20.83	20.20	27.69	36.66	50.25
42	4.70	6.44	7.90	10.83	9.39	12.87	15.98	21.90	21.81	29.89	39.58	54.25
43	4.99	6.84	8.41	11.53	10.12	13.87	17.22	23.60	23.54	32.26	42.65	58.46
44	5.33	7.31	8.93	12.24	10.92	14.97	18.58	25.47	25.37	34.77	45.86	62.86
45	5.68	7.79	9.53	13.06	11.79	16.16	19.96	27.36	27.33	37.46	49.20	67.44
46	6.10	8.36	10.16	13.93	12.68	17.38	21.48	29.44	29.36	40.24	52.65	72.16
47	6.51	8.92	10.81	14.82	13.66	18.72	23.05	31.59	31.52	43.20	56.17	76.99
48	6.97	9.55	11.53	15.80	14.71	20.16	24.69	33.84	33.76	46.27	59.76	81.91
49	7.49	10.27	12.32	16.89	15.82	21.68	26.41	36.20	36.06	49.43	63.34	86.82
50	8.04	11.02	13.14	18.01	16.97	23.26	28.23	38.69	38.42	52.66	66.92	91.72
51	8.64	11.84	14.06	19.27	18.24	25.00	30.13	41.30	40.84	55.98	70.45	96.56
52	9.30	12.75	15.03	20.60	19.59	26.85	32.12	44.03	43.24	59.27	73.85	101.22
53	10.03	13.75	16.10	22.07	20.99	28.77	34.19	46.86	45.63	62.54	77.06	105.62
54	10.84	14.86	17.26	23.66	22.50	30.84	36.33	49.80	47.96	65.74	80.05	109.72
55	11.72	16.06	18.54	25.41	24.13	33.07	38.65	52.98	50.29	68.93	82.87	113.59
56	12.70	17.41	19.90	27.28	25.78	35.34	40.95	56.13	52.33	71.73	85.11	116.66
57	13.77	18.87	21.42	29.36	27.49	37.68	43.24	59.27	54.03	74.06	86.64	118.75
58	14.97	20.52	23.10	31.66	29.18	40.00	45.49	62.35	55.21	75.67	87.25	119.59
59	16.31	22.36	24.95	34.20	30.80	42.22	47.56	65.19	55.65	76.28	86.65	118.77
60	17.77	24.36	26.99	36.99	33.09	45.35	50.55	69.29	56.51	77.46	86.62	118.73
61	19.42	26.62	29.24	40.08	32.86	45.04	49.63	68.03	56.51	77.46	86.62	118.73
62	21.26	29.14	31.75	43.52	30.41	41.68	45.27	62.05	30.41	41.68	45.27	62.05
63	23.25	31.87	34.47	47.25	25.84	35.42	37.91	51.96	25.84	35.42	37.91	51.96
64	23.53	32.25	34.77	47.66	23.53	32.25	34.77	47.66	23.53	32.25	34.77	47.66
65	12.62	17.30	18.75	25.70	12.62	17.30	18.75	25.70	12.62	17.30	18.75	25.70

### WAITING PERIOD FACTOR

Multiply the cover rates above by the factor below depending on the waiting period selected.

30 days	1.00
60 days	0.82
90 days	0.53
180 days	0.44
1 Year	0.40
2 Years	0.38

### OCCUPATION LOADING FACTOR

Multiply the above rates by the factor below depending on your relevant Occupation Classification. You can check what Occupation level we have recorded for you by logging into Member Online, referring to your Annual Statement or by calling us.

Occupation Classification	
Level 1	1.0
Level 2	2.0
Level 3	3.2