

September 2022

Changes to insurance

Effective 1 November 2022, GuildSuper is making the following changes to Insurance that may impact you as a member.

This SEN details information about the amendments to the insurance benefit design. It also includes important details about the transition arrangements for existing insurance cover.

What are the key insurance changes?

The following is a summary of the key insurance benefit design changes being implemented from 1 November 2022 following a comprehensive review of our insurance arrangements:

Death and Total and Permanent Disablement (TPD) cover	<ul style="list-style-type: none"> • Different amounts of default Death and TPD cover to better align with the projected needs of members • Unitised Death and TPD insurance cover is changing to aged-based cover and premiums • Insured members with customised (non-default) unitised cover, will be converted to an equivalent level of a fixed cover • Changes to Life Event and Insurance Boost cover • TPD definitions updated • Interim Accident Cover definition updated • The name of the 'Standard' occupational classification, renamed to 'Active'
Income Protection	<ul style="list-style-type: none"> • An average reduction of 5.3% in annual premiums • Updated Recurrent Disability and Concurrent Disability terms • The name of the 'Standard' occupational classification, renamed to 'Active'
Default Cover eligibility	<ul style="list-style-type: none"> • Members previously diagnosed with a terminal illness are no longer eligible

What are the details of the changes?

(1) Death and TPD

Amount of default Death and TPD cover

The levels of default Death and TPD cover are changing to a new scale on 1 November 2022. Members with existing default cover will be automatically transitioned to the new cover levels. Refer to Table 1 and Table 2 for the new premium rates.

Cost of insurance cover

Our primary goal is to ensure an equitable and sustainable insurance offering for our members. The cost of unitised Death and TPD cover is changing from a single cost per unit for all ages to an age-based premium scale per \$1,000 sum insured. This has resulted in a change in pricing which may mean that the cost of your insurance increases or decreases, depending on your age. The full premium tables are enclosed.

Active Employment and New Events Cover

Where the new default cover is greater than the existing default cover, the excess amount is subject to the Active Employment test. If a member is unemployed, the excess amount of cover will be under New Events Cover until the member has been in Active Employment for 30 consecutive days from 1 November 2022. If the existing cover is subject to a longer period of New Events Cover, the excess amount of cover will also be subject to that longer period of New Events Cover.

Life Event and Insurance Boost cover

Eligible members may apply for an additional amount of death and TPD cover for a Life Event or Insurance Boost of up to the lesser of:

- \$100,000
- 25% of default cover (if the Insured Member holds default cover), or
- 25% of their existing cover at the time of application

Existing limits, terms and conditions apply.

Members with customised (non-default) Death and TPD cover

Where members have customised unitised cover, this will be converted to the equivalent level of fixed sum insured and the corresponding premiums in Table 2 will apply.

Where members have a fixed sum insured, this will remain unchanged, however new premiums will apply as specified under Table 2.

TPD definitions

The TPD definition is being updated as detailed below:

TPD Definition A, TPD Definition B or TPD Definition C applies if the Insured Member:

- is aged less than 65 years on the date immediately prior to the Date of Disablement; and
- was in gainful employment in the 24 months immediately prior to the Date of Disablement

TPD Definition B or TPD Definition C applies if the Insured Member:

- was aged 65 years or more on the date immediately prior to the Date of Disablement; or
- was not employed at any time in the 24 months immediately prior to the Date of Disablement

TPD Definition	Means the Insurer determines that solely due to Illness or Injury the Insured Member...
Definition A	<ul style="list-style-type: none"> • has been unable to work (whether or not for reward) for 3 consecutive months following the Date of Disablement, • has been continuously absent from all work (whether or not for reward) since the Date of Disablement, • is under Regular and Ongoing Care • is, as at the Date of Disablement and continuously until the Assessment Date, unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and the Insurer will consider the possible effect that any Reasonable Retraining could have on the Insured Member when the Insurer makes the determination.

Table continues on next page...

TPD Definition	Means the Insurer determines that solely due to Illness or Injury the Insured Member...
<p>Definition B</p>	<ul style="list-style-type: none"> • has been unable to perform at least two Activities of Daily Work for at least 6 consecutive months since the Date of Disablement; • is permanently unable to perform at least two Activities of Daily Work: <ul style="list-style-type: none"> – without the assistance of another adult person, and – with or without the use of suitable aids or equipment, and – is under Regular and Ongoing Care • is at the Date of Disablement and continuously until the Assessment Date unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and in making this determination, the Insurer will consider the possible effect that any Reasonable Retraining could have on the Insured Member when the Insurer makes the determination.
<p>Definition C</p>	<p>Means all of the following are satisfied:</p> <ol style="list-style-type: none"> i. The Insured Member has a psychiatric disorder which: <ol style="list-style-type: none"> a. has been diagnosed by a consultant psychiatrist and Fellow of RANZCP under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association, and b. the Insured Member has been receiving Psychiatric Treatment for at least 12 months prior to the Insured Member’s treating psychiatrist assessing the psychiatric disorder as chronic and unlikely to improve in the foreseeable future with or without further treatment ii. The Insurer determine that solely because of their psychiatric disorder, the Insured Member suffered from at least one Psychiatric Incapacity for 12 consecutive months or more, and is likely to continue to be so incapacitated for the rest of their life, and iii. The Insured Member is at the Date of Disablement and continuously until the Assessment Date, unlikely ever to work in any occupation, whether or not for reward, for which he or she is or may become reasonably suited by education, training or experience and in making this determination, the Insurer will consider the possible effect that any Reasonable Retraining could have on the Insured Member when the Insurer makes the determination.

The following definitions will apply:

Assessment Date means the date the Insurer makes a determination on an Insured Member's claim under this policy.

Date of Disablement

For TPD Definition A the Date of Disablement means the later of:

- a) the date a Medical Practitioner examines the Insured Member and certifies in writing that they are disabled from work due to illness or injury which is the principal cause of the TPD for which a claim is made; and
- b) the date the Insured Member permanently ceases to be able to perform their usual occupation and had ceased all work (whether or not for reward), as a result of illness or injury.

For TPD Definition B or Definition C, the Date of Disablement means the later of:

- a) the date a Medical Practitioner examines the Insured Member and certifies in writing that they are disabled from work due to illness or injury which is the principal cause of the TPD for which a claim is made;
- b) the date the Insured Member ceases all work (whether or not for reward) due to illness or injury;
- c) the earliest date the Insured Member, as a result of illness or injury:
 - permanently ceases to be able to perform at least 2 Activities of Daily Work (for Definition B), or
 - suffers at least of the Psychiatric Incapacity and continues to suffer the incapacity for the rest of their life (for Definition C).

Gainfully Working means a person is:

- a) engaged in permanent employment;
- b) engaged in permanent employment and on paid or unpaid leave (which has been approved by their employer prior to the commencement of leave) for a period up to 24 consecutive months; or

- c) self-employed with identifiable duties in any occupation or work for reward or financial benefit, or the hope of reward of financial benefit, for at least 15 hours per week.

Reasonable Retraining means any education, training or rehabilitation, which in the Insurer's opinion based on medical and other evidence satisfactory to the Insurer, the Insured Member:

- a) has the capacity to reasonably undertake at any time since the Date of Disablement, or
- b) has undertaken at any time since the Date of Disablement,

based on the skills and knowledge the Insured Member has acquired from their education, training or experience.

Regular and Ongoing Care means the Insured Member:

- a) is under the regular and ongoing care of a Medical Practitioner who:
 - reasonably expects the Injury or Illness will continue throughout the life of the Insured Member (including after the expiry of cover and the commencement of retirement) without any prospect of an improvement which could lead to a return to work (whether or not for reward); and
 - has given a clear prognosis for the Injury or Illness
- b) is complying with reasonable medical advice and all treatment options in accordance with an established treatment plan and expert guidelines for the treatment of the person's medical condition(s) where the guidelines must be recognised in Australia, and
- c) has, in the Insurer's opinion, reached maximum medical improvement possible for that Insured Member despite reasonable treatment options based on their Illness or Injury

Activities of Daily Work means:

1. Mobility (walking or bending):
 - a) Walk, with or without a walking aid (such as a walking stick, crutches or walking frame), more than 200m on a level surface without stopping; or
 - b) Bend, kneel or squat to pick something up from the floor from a standing position and straighten up again.
 2. Vision (reading):

Read, with visual aids, to the extent that an Ophthalmologist can certify that:

 - a) visual acuity is equal to, or better than, 6/48 in both eyes; or
 - b) constriction is, within or greater than, 20 degrees of fixation in the eye with the better vision.
 3. Lifting:

Using one or both hands to hold an object weighing at least 5kg above their own waist height continuously for 60 seconds.
 4. Manual dexterity:

With at least one hand, without the use of aids:

 - a) type words using a computer keyboard; or
 - b) pick up a small object such as a coin or pen.
 5. Hearing:

Clearly hear with or without an aid, where the inability to hear clearly must be due to permanent hearing loss of at least 90 dB in both ears, averaged over frequencies of 500Hz, 1000Hz and 2000Hz, as certified by an appropriate Medical Specialist.
 6. Communicating (verbal or written):

Comprehend and express oneself through verbal or written language with clarity, where the inability to speak verbally or write with clarity must be due to dysfunction of the nervous system that is present on clinical examination, as certified by an appropriate Medical Specialist. Examples of dysfunction include dysarthria, aphasia and dysphasia.
- b) Unable to care for their dependent children in any capacity due to the unacceptable risk that the dependent(s) will be exposed to physical, emotional or psychological harm, requiring the dependent(s) to be removed from the insured person's care by Court order, or
 - c) Unable to manage day-to-day financial affairs, including:
 - manage bank balance, or
 - pay bills on time without assistancerequiring the appointment of a guardian to manage the Insured Member's financial affairs, where the appointment of a guardian must be made by Court or Tribunal order and the Court or Tribunal must be satisfied through its own independent medical review that the Insured Member is not capable of managing their day-to-day financial affairs as a result of their psychiatric disorder, or
 - d) Unable to live independently, requiring a Care Provider to provide daily care and supervision to the Insured Member, or
 - e) Requiring ongoing **Psychiatric Treatment** and full-time residential care in a mental health facility to protect them and/or others from serious physical harm. The mental health facility must be authorised by the relevant Australian government (state or federal) to provide treatment and care to persons who have a mental illness.

Psychiatric Treatment means following the advice of a treating psychiatrist in accordance with an established treatment plan and expert guidelines for the treatment of psychiatric conditions (guidelines must be recognised in Australia).

Schizophrenia means Schizophrenia (Multiple Episodes or Continuous), diagnosed in accordance with the Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.

Schizophreniform Disorder means Schizophreniform Disorder (Multiple Episodes or Continuous), diagnosed in accordance with the Diagnostic and Statistical Manual of Mental Disorders (DSM) 5.

Medical Specialist means a Medical Practitioner who is registered as a Specialist with the Australian Health Practitioner Regulation Agency (or any other body which replaces it).

Care provider means a professional carer who is paid on a commercial basis.

Psychiatric Incapacity means any one of the following:

- a) First receiving an established diagnosis of Schizophrenia or Schizophreniform Disorder from their treating psychiatrist, or

Interim Accident Cover

The Insurer will provide interim accident cover for accidental death or accidental TPD while the Insurer considers the application.

Accidental death cover	Accidental TPD cover
<p>The Insurer will pay a benefit if the Insured Member who has applied for death cover suffers an accidental event during the interim accident cover period resulting in accidental death.</p> <p>The death must be within 90 days of the accidental event for this benefit to be paid.</p>	<p>The Insurer will pay a benefit if a person who has applied for TPD cover suffers an accidental event during the interim accident cover period resulting in accidental TPD.</p> <p>The date of disablement must be within 90 days of the accidental event for this benefit to be paid.</p>

The exclusions, limitations, restrictions and claim procedures under the Insurer’s Policy also apply to interim accident cover.

(2) Income Protection

Reduction in annual premiums

The cost of Income Protection insurance depends on your age, your waiting period and your benefit payment period. The cost of Income Protection annual premiums is decreasing from 1 November 2022 by an average of 5.3% (the actual impact may differ slightly due to rounding). Refer to Table 3 and Table 4 for new premium rates.

Removed minimum hours of employment

The minimum hours of employment of 15 hours per week have been removed for members aged between 15 and 65. These members are eligible for additional IP cover or are able to change their maximum benefit period.

New terms for recurrent disability after six months

If disability recurs six months or greater from the date the Insured Member ceased to be disabled from the same or related illness or injury, and the cover has not otherwise ceased, the Insurer will apply a waiting period from the Date of Disablement of the recurrent disability.

The Insurer will still add together all periods of disability in determining when the benefit period ends. This includes any periods of disability from the same or a related injury or illness for which income protection benefits were payable under the fund.

Concurrent disability

The Insurer will only pay a disability benefit for an Insured Member for one disability at a time.

If, while disability benefits are payable for a particular illness or injury, the Insured Member concurrently suffers another illness or injury which also renders them disabled (“concurrent illness or injury”):

- a) no separate disability benefit will be payable for the concurrent illness or injury while a disability benefit is payable for the first illness or injury, and
- b) if the concurrent illness or injury becomes the sole condition causing disability then that illness or injury will be treated as being “related” to the first illness or injury such that both periods of disability will be added together for the purposes of determining when the benefit period ends (see Recurrent Disability).

(3) Default Cover eligibility

Members previously diagnosed with a terminal illness are no longer eligible for default cover.

(4) Insurance fee rates for Death, TPD, and IP cover

Death and TPD – Default cover

Table 1 shows how much Default cover for Death (including Terminal Illness) and TPD eligible members receive and how much it will cost per year. This varies depending on your age and Occupation Classification. Use the table to calculate the annual cost of insurance for Default cover.

Table 1: Death and TPD default cover and annual premium rates effective from 1 November 2022

ANB*	Cost of cover per year										
	Default cover		Active			White Collar			Professional		
	Death	TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD
16	\$30,000	\$97,500	\$6.39	\$10.82	\$17.21	\$4.56	\$7.80	\$12.36	\$3.87	\$6.53	\$10.40
17	\$34,800	\$101,100	\$7.86	\$12.23	\$20.09	\$5.60	\$8.69	\$14.29	\$4.77	\$7.38	\$12.15
18	\$40,000	\$104,100	\$9.56	\$13.53	\$23.09	\$6.84	\$9.68	\$16.52	\$5.80	\$8.22	\$14.02
19	\$46,200	\$108,000	\$11.64	\$15.23	\$26.87	\$8.32	\$10.91	\$19.23	\$7.07	\$9.18	\$16.25
20	\$53,200	\$112,400	\$14.20	\$17.08	\$31.28	\$10.16	\$12.14	\$22.30	\$8.62	\$10.34	\$18.96
21	\$60,500	\$117,000	\$17.06	\$19.19	\$36.25	\$12.22	\$13.69	\$25.91	\$10.35	\$11.70	\$22.05
22	\$73,600	\$125,200	\$22.01	\$22.16	\$44.17	\$15.75	\$15.90	\$31.65	\$13.32	\$13.40	\$26.72
23	\$86,900	\$133,200	\$27.46	\$26.64	\$54.10	\$19.64	\$19.05	\$38.69	\$16.68	\$16.12	\$32.80
24	\$100,300	\$140,800	\$33.50	\$31.96	\$65.46	\$23.97	\$22.81	\$46.78	\$20.26	\$19.43	\$39.69
25	\$113,500	\$147,800	\$40.07	\$37.98	\$78.05	\$28.60	\$27.05	\$55.65	\$24.29	\$23.06	\$47.35
26	\$126,600	\$154,500	\$47.22	\$44.81	\$92.03	\$33.80	\$32.14	\$65.94	\$28.61	\$27.19	\$55.80
27	\$139,200	\$160,500	\$54.98	\$52.80	\$107.78	\$39.39	\$37.72	\$77.11	\$33.41	\$31.94	\$65.35
28	\$150,200	\$165,000	\$62.78	\$61.38	\$124.16	\$44.91	\$43.89	\$88.80	\$38.00	\$37.29	\$75.29
29	\$159,500	\$167,900	\$70.50	\$70.85	\$141.35	\$50.40	\$50.71	\$101.11	\$42.75	\$42.98	\$85.73
30	\$167,200	\$169,300	\$78.08	\$80.76	\$158.84	\$55.84	\$57.73	\$113.57	\$47.32	\$48.93	\$96.25
31	\$173,400	\$169,400	\$85.66	\$91.65	\$177.31	\$61.21	\$65.39	\$126.60	\$52.02	\$55.56	\$107.58
32	\$178,400	\$168,500	\$93.30	\$103.12	\$196.42	\$66.72	\$73.63	\$140.35	\$56.55	\$62.51	\$119.06
33	\$182,500	\$166,900	\$100.92	\$115.49	\$216.41	\$72.27	\$82.62	\$154.89	\$61.32	\$70.10	\$131.42
34	\$185,800	\$164,700	\$108.69	\$128.96	\$237.65	\$77.66	\$92.23	\$169.89	\$65.96	\$78.23	\$144.19
35	\$188,200	\$161,800	\$116.50	\$143.52	\$260.02	\$83.37	\$102.58	\$185.95	\$70.58	\$87.05	\$157.63
36	\$190,300	\$159,600	\$123.70	\$154.01	\$277.71	\$88.49	\$110.12	\$198.61	\$74.98	\$93.37	\$168.35
37	\$192,200	\$157,400	\$131.27	\$164.96	\$296.23	\$93.79	\$117.89	\$211.68	\$79.57	\$100.11	\$179.68
38	\$192,300	\$155,200	\$137.88	\$176.93	\$314.81	\$98.46	\$126.49	\$224.95	\$83.65	\$107.24	\$190.89
39	\$191,100	\$152,900	\$143.90	\$189.44	\$333.34	\$102.81	\$135.47	\$238.28	\$87.14	\$114.83	\$201.97
40	\$188,400	\$150,700	\$149.02	\$202.84	\$351.86	\$106.45	\$144.97	\$251.42	\$90.43	\$122.97	\$213.40
41	\$184,300	\$147,400	\$153.15	\$215.79	\$368.94	\$109.47	\$154.33	\$263.80	\$92.89	\$130.89	\$223.78
42	\$178,600	\$142,900	\$155.74	\$227.35	\$383.09	\$111.45	\$162.48	\$273.93	\$94.48	\$137.90	\$232.38
43	\$171,500	\$137,200	\$157.27	\$237.36	\$394.63	\$112.33	\$169.72	\$282.05	\$95.35	\$143.92	\$239.27

Table continues on next page...

ANB*	Cost of cover per year										
	Default cover		Active			White Collar			Professional		
	Death	TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD	Death	TPD	Death & TPD
44	\$162,900	\$130,300	\$156.71	\$244.96	\$401.67	\$112.08	\$175.12	\$287.20	\$95.13	\$148.54	\$243.67
45	\$152,500	\$122,000	\$154.18	\$249.49	\$403.67	\$110.26	\$178.36	\$288.62	\$93.48	\$151.28	\$244.76
46	\$140,800	\$112,600	\$152.63	\$244.00	\$396.63	\$109.12	\$174.42	\$283.54	\$92.65	\$147.96	\$240.61
47	\$129,000	\$103,200	\$150.03	\$236.84	\$386.87	\$107.20	\$169.35	\$276.55	\$90.95	\$143.65	\$234.60
48	\$117,600	\$94,100	\$146.65	\$228.85	\$375.50	\$104.78	\$163.55	\$268.33	\$88.91	\$138.80	\$227.71
49	\$106,600	\$85,300	\$142.42	\$219.82	\$362.24	\$101.80	\$157.12	\$258.92	\$86.35	\$133.32	\$219.67
50	\$96,200	\$77,000	\$137.76	\$210.21	\$347.97	\$98.51	\$150.23	\$248.74	\$83.50	\$127.44	\$210.94
51	\$86,300	\$69,000	\$132.47	\$199.62	\$332.09	\$94.67	\$142.69	\$237.36	\$80.35	\$121.03	\$201.38
52	\$76,800	\$61,400	\$126.41	\$188.13	\$314.54	\$90.39	\$134.53	\$224.92	\$76.65	\$114.08	\$190.73
53	\$68,000	\$54,400	\$119.95	\$176.64	\$296.59	\$85.75	\$126.26	\$212.01	\$72.76	\$107.11	\$179.87
54	\$59,700	\$47,800	\$112.89	\$164.48	\$277.37	\$80.71	\$117.59	\$198.30	\$68.48	\$99.71	\$168.19
55	\$51,900	\$41,500	\$105.25	\$151.27	\$256.52	\$75.26	\$108.15	\$183.41	\$63.84	\$91.72	\$155.56
56	\$44,800	\$35,800	\$97.53	\$139.19	\$236.72	\$69.71	\$99.52	\$169.23	\$59.14	\$84.42	\$143.56
57	\$37,800	\$30,200	\$88.34	\$125.27	\$213.61	\$63.16	\$89.54	\$152.70	\$53.56	\$75.95	\$129.51
58	\$31,400	\$25,100	\$78.81	\$111.04	\$189.85	\$56.33	\$79.39	\$135.72	\$47.79	\$67.34	\$115.13
59	\$25,800	\$20,600	\$69.53	\$97.21	\$166.74	\$49.69	\$69.50	\$119.19	\$42.16	\$58.96	\$101.12
60	\$21,000	\$16,800	\$60.75	\$84.57	\$145.32	\$43.43	\$60.46	\$103.89	\$36.83	\$51.27	\$88.10
61	\$16,800	\$0	\$52.20	\$0.00	\$52.20	\$37.31	\$0.00	\$37.31	\$31.65	\$0.00	\$31.65
62	\$13,200	\$0	\$44.04	\$0.00	\$44.04	\$31.48	\$0.00	\$31.48	\$26.70	\$0.00	\$26.70
63	\$10,300	\$0	\$36.88	\$0.00	\$36.88	\$26.37	\$0.00	\$26.37	\$22.36	\$0.00	\$22.36
64	\$8,000	\$0	\$30.76	\$0.00	\$30.76	\$21.98	\$0.00	\$21.98	\$18.65	\$0.00	\$18.65
65	\$6,300	\$0	\$26.01	\$0.00	\$26.01	\$18.60	\$0.00	\$18.60	\$15.78	\$0.00	\$15.78
66	\$5,300	\$0	\$24.07	\$0.00	\$24.07	\$17.20	\$0.00	\$17.20	\$14.60	\$0.00	\$14.60
67	\$4,800	\$0	\$23.98	\$0.00	\$23.98	\$17.14	\$0.00	\$17.14	\$14.54	\$0.00	\$14.54
68	\$4,200	\$0	\$23.08	\$0.00	\$23.08	\$16.50	\$0.00	\$16.50	\$13.99	\$0.00	\$13.99
69	\$3,700	\$0	\$22.36	\$0.00	\$22.36	\$15.99	\$0.00	\$15.99	\$13.56	\$0.00	\$13.56
70	\$3,200	\$0	\$21.27	\$0.00	\$21.27	\$15.21	\$0.00	\$15.21	\$12.90	\$0.00	\$12.90

* Age Next Birthday (ANB) as of last 1 July. Rounding may cause variations to insurance fee calculations.

An example and how to calculate your new annual premium is shown on the next page.

Example

Jessica is 29 years old when she commences in GuildSuper. Her Occupational Classification is Active. Under the new arrangements, Jessica's Default cover has changed to the new sum insured amounts.

- Death Cover: \$167,200
- TPD Cover: \$169,300

Jessica's new annual premium is calculated below.

Jessica's new annual premium	Death	TPD
A. Age next birthday (as at last 1 July)	30	
B. Occupational Classification	Active	
C. Sum Insured	\$167,200	\$169,300
D. Insurance fee rate for Death and TPD	\$78.08	\$80.76
Total Annual Premium (Death + TPD)	\$158.84	

Death and TPD – Fixed Cover

Table 2 shows the annual insurance rates per \$1,000 of Death (including Terminal Illness) and TPD cover (depending on your age, gender and Occupational Classification). Use these rates to calculate the cost of insurance. Insurance fee loadings may also apply.

Table 2: Death and TPD annual premium rates effective from 1 November 2022

ANB*	Active				White Collar				Professional			
	Death		TPD		Death		TPD		Death		TPD	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
16	\$0.41	\$0.90	\$0.03	\$0.10	\$0.28	\$0.62	\$0.02	\$0.07	\$0.24	\$0.53	\$0.02	\$0.06
17	\$0.46	\$1.08	\$0.10	\$0.13	\$0.32	\$0.74	\$0.07	\$0.09	\$0.27	\$0.63	\$0.06	\$0.08
18	\$0.49	\$1.21	\$0.13	\$0.19	\$0.34	\$0.83	\$0.09	\$0.13	\$0.29	\$0.71	\$0.08	\$0.11
19	\$0.49	\$1.22	\$0.16	\$0.26	\$0.34	\$0.84	\$0.11	\$0.18	\$0.29	\$0.72	\$0.10	\$0.15
20	\$0.47	\$1.16	\$0.13	\$0.32	\$0.33	\$0.80	\$0.09	\$0.22	\$0.28	\$0.68	\$0.08	\$0.19
21	\$0.43	\$1.08	\$0.19	\$0.38	\$0.29	\$0.74	\$0.13	\$0.26	\$0.25	\$0.63	\$0.11	\$0.23
22	\$0.41	\$1.03	\$0.16	\$0.32	\$0.28	\$0.71	\$0.11	\$0.22	\$0.24	\$0.60	\$0.10	\$0.19
23	\$0.36	\$0.96	\$0.19	\$0.38	\$0.25	\$0.66	\$0.13	\$0.26	\$0.21	\$0.56	\$0.11	\$0.23
24	\$0.36	\$0.90	\$0.19	\$0.38	\$0.25	\$0.62	\$0.13	\$0.26	\$0.21	\$0.53	\$0.11	\$0.23
25	\$0.34	\$0.87	\$0.16	\$0.38	\$0.24	\$0.60	\$0.11	\$0.26	\$0.20	\$0.51	\$0.10	\$0.23
26	\$0.33	\$0.80	\$0.16	\$0.42	\$0.23	\$0.55	\$0.11	\$0.29	\$0.19	\$0.47	\$0.10	\$0.25
27	\$0.33	\$0.75	\$0.16	\$0.45	\$0.23	\$0.52	\$0.11	\$0.31	\$0.19	\$0.44	\$0.10	\$0.26
28	\$0.33	\$0.73	\$0.26	\$0.51	\$0.23	\$0.51	\$0.18	\$0.35	\$0.19	\$0.43	\$0.15	\$0.30
29	\$0.33	\$0.73	\$0.29	\$0.51	\$0.23	\$0.51	\$0.20	\$0.35	\$0.19	\$0.43	\$0.17	\$0.30
30	\$0.34	\$0.70	\$0.29	\$0.55	\$0.24	\$0.48	\$0.20	\$0.38	\$0.20	\$0.41	\$0.17	\$0.32
31	\$0.34	\$0.70	\$0.38	\$0.58	\$0.24	\$0.48	\$0.26	\$0.40	\$0.20	\$0.41	\$0.23	\$0.34
32	\$0.36	\$0.69	\$0.45	\$0.61	\$0.25	\$0.47	\$0.31	\$0.42	\$0.21	\$0.40	\$0.26	\$0.36
33	\$0.41	\$0.70	\$0.51	\$0.67	\$0.28	\$0.48	\$0.35	\$0.46	\$0.24	\$0.41	\$0.30	\$0.39
34	\$0.43	\$0.73	\$0.61	\$0.70	\$0.29	\$0.51	\$0.42	\$0.49	\$0.25	\$0.43	\$0.36	\$0.41
35	\$0.47	\$0.75	\$0.70	\$0.74	\$0.33	\$0.52	\$0.49	\$0.51	\$0.28	\$0.44	\$0.41	\$0.43
36	\$0.52	\$0.77	\$0.83	\$0.83	\$0.36	\$0.53	\$0.58	\$0.58	\$0.31	\$0.45	\$0.49	\$0.49
37	\$0.56	\$0.80	\$0.96	\$0.96	\$0.38	\$0.55	\$0.66	\$0.66	\$0.32	\$0.47	\$0.56	\$0.56
38	\$0.62	\$0.87	\$1.12	\$1.03	\$0.43	\$0.60	\$0.77	\$0.71	\$0.36	\$0.51	\$0.66	\$0.60
39	\$0.69	\$0.90	\$1.25	\$1.22	\$0.47	\$0.62	\$0.86	\$0.84	\$0.40	\$0.53	\$0.73	\$0.71
40	\$0.75	\$0.96	\$1.50	\$1.38	\$0.52	\$0.66	\$1.04	\$0.95	\$0.44	\$0.56	\$0.88	\$0.81
41	\$0.82	\$1.06	\$1.76	\$1.50	\$0.56	\$0.73	\$1.21	\$1.04	\$0.48	\$0.62	\$1.03	\$0.88
42	\$0.90	\$1.13	\$1.98	\$1.79	\$0.62	\$0.78	\$1.37	\$1.23	\$0.53	\$0.66	\$1.16	\$1.05
43	\$0.95	\$1.24	\$2.24	\$2.08	\$0.65	\$0.85	\$1.54	\$1.43	\$0.55	\$0.73	\$1.31	\$1.22

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ANB*	Active				White Collar				Professional			
	Death		TPD		Death		TPD		Death		TPD	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
44	\$1.00	\$1.35	\$2.53	\$2.37	\$0.69	\$0.93	\$1.74	\$1.63	\$0.58	\$0.79	\$1.48	\$1.39
45	\$1.03	\$1.50	\$2.79	\$2.75	\$0.71	\$1.04	\$1.92	\$1.89	\$0.60	\$0.88	\$1.63	\$1.61
46	\$1.08	\$1.63	\$3.17	\$3.17	\$0.74	\$1.13	\$2.18	\$2.18	\$0.63	\$0.96	\$1.86	\$1.86
47	\$1.13	\$1.76	\$3.62	\$3.68	\$0.78	\$1.22	\$2.49	\$2.53	\$0.66	\$1.03	\$2.12	\$2.16
48	\$1.22	\$1.94	\$4.13	\$4.16	\$0.84	\$1.34	\$2.84	\$2.86	\$0.72	\$1.14	\$2.42	\$2.44
49	\$1.34	\$2.12	\$4.80	\$4.80	\$0.92	\$1.46	\$3.30	\$3.30	\$0.78	\$1.24	\$2.81	\$2.81
50	\$1.47	\$2.35	\$5.63	\$5.50	\$1.01	\$1.62	\$3.88	\$3.79	\$0.86	\$1.38	\$3.30	\$3.22
51	\$1.63	\$2.53	\$6.40	\$6.34	\$1.13	\$1.74	\$4.41	\$4.36	\$0.96	\$1.48	\$3.75	\$3.71
52	\$1.81	\$2.76	\$7.36	\$7.23	\$1.25	\$1.90	\$5.07	\$4.98	\$1.06	\$1.62	\$4.31	\$4.23
53	\$1.98	\$2.99	\$8.32	\$8.22	\$1.36	\$2.06	\$5.73	\$5.66	\$1.16	\$1.75	\$4.87	\$4.81
54	\$2.17	\$3.23	\$9.31	\$9.38	\$1.50	\$2.23	\$6.41	\$6.46	\$1.27	\$1.89	\$5.45	\$5.49
55	\$2.38	\$3.53	\$10.24	\$10.37	\$1.64	\$2.43	\$7.05	\$7.14	\$1.40	\$2.06	\$5.99	\$6.07
56	\$2.63	\$3.84	\$11.20	\$11.52	\$1.81	\$2.64	\$7.71	\$7.93	\$1.54	\$2.25	\$6.56	\$6.74
57	\$2.86	\$4.18	\$12.22	\$12.93	\$1.97	\$2.88	\$8.42	\$8.90	\$1.67	\$2.45	\$7.16	\$7.57
58	\$3.12	\$4.56	\$13.28	\$14.56	\$2.15	\$3.14	\$9.15	\$10.03	\$1.83	\$2.67	\$7.77	\$8.52
59	\$3.36	\$5.01	\$14.43	\$16.41	\$2.32	\$3.45	\$9.94	\$11.30	\$1.97	\$2.93	\$8.45	\$9.61
60	\$3.66	\$5.48	\$15.65	\$18.53	\$2.52	\$3.78	\$10.78	\$12.76	\$2.14	\$3.21	\$9.16	\$10.85
61	\$3.98	\$6.02	\$17.06	\$20.89	\$2.74	\$4.15	\$11.75	\$14.39	\$2.33	\$3.53	\$9.98	\$12.23
62	\$4.39	\$6.59	\$18.85	\$23.46	\$3.02	\$4.54	\$12.98	\$16.15	\$2.57	\$3.86	\$11.03	\$13.73
63	\$4.91	\$7.17	\$21.06	\$26.27	\$3.38	\$4.93	\$14.50	\$18.09	\$2.88	\$4.19	\$12.33	\$15.38
64	\$5.48	\$7.77	\$23.65	\$29.34	\$3.78	\$5.35	\$16.29	\$20.21	\$3.21	\$4.55	\$13.84	\$17.18
65	\$6.19	\$8.42	\$26.46	\$32.80	\$4.26	\$5.80	\$18.22	\$22.59	\$3.62	\$4.93	\$15.49	\$19.20
66	\$6.71	\$9.34	\$30.69	\$37.76	\$4.62	\$6.43	\$21.13	\$26.00	\$3.93	\$5.47	\$17.96	\$22.10
67	\$7.30	\$10.35	\$35.58	\$43.42	\$5.02	\$7.13	\$24.50	\$29.90	\$4.27	\$6.06	\$20.83	\$25.42
68	\$7.98	\$11.48	\$41.09	\$50.05	\$5.50	\$7.90	\$28.29	\$34.46	\$4.67	\$6.72	\$24.05	\$29.29
69	\$8.67	\$12.73	\$47.55	\$57.54	\$5.97	\$8.77	\$32.74	\$39.62	\$5.07	\$7.45	\$27.83	\$33.68
70	\$9.42	\$14.10	\$55.04	\$66.27	\$6.49	\$9.71	\$37.90	\$45.64	\$5.51	\$8.26	\$32.22	\$38.79

* Age Next Birthday (ANB) as of last 1 July. Rounding may cause variations to insurance fee calculations.

An example and how to calculate your new annual premium is shown on the next page.

Example

Jessica is 29 years old with Active Occupational Classification. Jessica has reviewed her personal circumstances and wants more cover offered under the Default cover. She decides to increase her Death and TPD cover to the amount of \$450,000 each.

Jessica's new annual premium is calculated below

Jessica's new annual premium	
A. Age next birthday (as at last 1 July)	30
B. Occupational Classification	Active
C. Sum Insured	\$450,000
D. Insurance fee rate for Death cover per \$1,000 of cover (refer Table 2)	\$0.34
E. Insurance fee rate for TPD cover per \$1,000 of cover (refer Table 2)	\$0.29
F. Total fee rate for Death and TPD per \$1,000 of cover (D + E)	\$0.63
G. Cost of cover (p.a.) (C/1,000 x F)	\$283.50

The example shown is purely for illustrative purposes. Before making a decision on your insurance, you should consider the appropriateness of any cover having regard to your objectives, financial situation and needs. Rounding may cause variations to insurance fee calculations

Income Protection

Table 3 shows the annual cost per unit of Unitised IP cover with a maximum Benefit Period of 5 years depending on a 30, 60 or 90 days waiting period and your Occupational Classification. These rates are inclusive of stamp duty. IP cover is subject to a maximum of 85% of your income. Insurance fee loadings may also apply. Worked examples can be seen in the Insurance Guide.

Table 3: Annual premium rates per unit of IP cover effective from 1 November 2022

ANB*	Monthly benefit per unit IP cover	Active			White Collar			Professional		
		30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
16	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
17	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
18	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
19	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
20	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
21	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
22	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
23	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
24	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
25	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
26	\$550	\$32.36	\$21.94	\$13.56	\$26.07	\$17.20	\$10.97	\$22.93	\$15.65	\$9.92
27	\$550	\$33.90	\$22.93	\$14.61	\$26.62	\$17.75	\$11.47	\$23.98	\$15.65	\$10.97
28	\$550	\$34.95	\$23.98	\$15.65	\$27.67	\$18.80	\$12.51	\$24.53	\$16.70	\$11.47
29	\$550	\$35.99	\$25.02	\$16.70	\$28.72	\$19.29	\$12.51	\$26.07	\$17.75	\$11.47
30	\$550	\$38.09	\$26.62	\$17.20	\$30.26	\$20.34	\$13.06	\$27.12	\$18.80	\$11.47
31	\$550	\$41.23	\$27.67	\$17.75	\$32.36	\$21.94	\$13.56	\$28.72	\$19.29	\$12.51
32	\$550	\$43.32	\$29.77	\$18.80	\$34.45	\$22.93	\$14.61	\$30.76	\$20.89	\$13.06
33	\$550	\$45.92	\$31.80	\$19.29	\$35.99	\$25.02	\$15.10	\$32.85	\$22.43	\$13.56
34	\$550	\$49.55	\$33.90	\$19.29	\$39.14	\$26.62	\$15.65	\$34.95	\$23.98	\$14.61
35	\$550	\$53.19	\$35.99	\$20.89	\$42.28	\$28.17	\$16.70	\$37.54	\$26.07	\$15.10
36	\$550	\$57.38	\$39.14	\$22.43	\$44.87	\$30.26	\$17.75	\$40.18	\$27.67	\$15.65
37	\$550	\$61.02	\$41.73	\$24.53	\$48.01	\$32.85	\$19.29	\$43.32	\$29.77	\$17.20
38	\$550	\$65.76	\$44.87	\$26.07	\$51.15	\$34.95	\$20.34	\$46.96	\$31.80	\$18.80
39	\$550	\$70.44	\$47.46	\$28.17	\$55.29	\$37.54	\$22.43	\$50.60	\$33.90	\$19.29
40	\$550	\$75.63	\$51.15	\$30.76	\$58.98	\$40.18	\$24.53	\$53.19	\$35.99	\$21.94
41	\$550	\$81.41	\$54.79	\$34.45	\$64.16	\$43.32	\$27.12	\$57.38	\$39.14	\$24.53
42	\$550	\$86.59	\$58.43	\$37.54	\$67.80	\$45.92	\$29.77	\$61.02	\$41.73	\$26.62
43	\$550	\$92.88	\$62.62	\$41.73	\$73.59	\$49.55	\$32.85	\$65.76	\$43.82	\$29.77

Table continues on next page...

Changes to insurance



ANB*	Monthly benefit per unit IP cover	Active			White Collar			Professional		
		30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
44	\$550	\$98.61	\$67.30	\$45.92	\$77.72	\$52.70	\$35.99	\$69.89	\$47.46	\$32.85
45	\$550	\$105.39	\$71.99	\$51.15	\$82.96	\$56.88	\$40.18	\$75.13	\$50.60	\$35.99
46	\$550	\$112.67	\$76.18	\$57.38	\$89.24	\$60.52	\$44.87	\$79.81	\$54.24	\$41.23
47	\$550	\$120.49	\$81.41	\$63.66	\$94.97	\$64.71	\$50.60	\$85.55	\$58.43	\$44.87
48	\$550	\$128.32	\$87.64	\$70.44	\$101.75	\$69.40	\$56.33	\$91.83	\$62.07	\$50.60
49	\$550	\$137.75	\$93.92	\$78.77	\$107.98	\$73.59	\$62.07	\$97.56	\$65.76	\$55.29
50	\$550	\$147.12	\$99.66	\$87.15	\$115.31	\$78.77	\$68.35	\$104.34	\$70.44	\$61.02
51	\$550	\$157.04	\$106.93	\$96.52	\$123.14	\$83.45	\$75.63	\$111.12	\$75.63	\$67.80
52	\$550	\$167.46	\$113.71	\$105.89	\$132.01	\$89.24	\$82.96	\$118.95	\$81.41	\$75.13
53	\$550	\$179.47	\$122.09	\$116.85	\$141.38	\$96.52	\$91.83	\$126.78	\$86.59	\$82.40
54	\$550	\$191.98	\$130.41	\$127.82	\$151.30	\$102.80	\$100.15	\$135.65	\$92.33	\$90.23
55	\$550	\$205.54	\$139.84	\$139.84	\$161.72	\$110.08	\$110.08	\$145.57	\$98.61	\$98.61
56	\$550	\$220.70	\$150.75	\$152.35	\$173.74	\$117.90	\$120.49	\$156.54	\$106.93	\$107.98
57	\$550	\$236.36	\$161.72	\$165.91	\$185.75	\$127.27	\$130.41	\$167.46	\$114.76	\$117.41
58	\$550	\$253.55	\$174.23	\$179.47	\$199.81	\$137.19	\$141.38	\$179.97	\$123.14	\$127.27
59	\$550	\$273.89	\$187.30	\$194.08	\$215.46	\$147.67	\$152.85	\$194.08	\$132.51	\$137.19
60	\$550	\$295.28	\$202.40	\$209.18	\$232.66	\$159.13	\$164.86	\$209.18	\$143.48	\$148.71
61	\$550	\$329.73	\$226.43	\$261.88	\$259.84	\$177.93	\$205.54	\$233.71	\$160.18	\$185.20
62	\$550	\$308.34	\$211.83	\$236.85	\$242.58	\$166.96	\$186.75	\$218.61	\$149.71	\$168.01
63	\$550	\$273.89	\$188.35	\$200.86	\$215.46	\$148.71	\$159.13	\$194.08	\$133.56	\$142.43
64	\$550	\$231.61	\$159.13	\$149.21	\$182.06	\$125.23	\$117.41	\$164.31	\$112.67	\$105.39
65	\$550	\$117.90	\$81.41	\$70.44	\$92.88	\$64.16	\$56.33	\$83.45	\$57.38	\$50.60

Table 4 shows the annual cost per \$100 of monthly benefit payable with a maximum Benefit Period to age 65 depending on the waiting period (30, 60 or 90 days), your gender and Occupational Classification. These rates are inclusive of stamp duty. IP cover is subject to a maximum of 85% of your income. Insurance fee loadings may also apply. Worked examples can be seen in the Insurance Guide.

Table 4: Annual premium rates per \$100 of monthly benefit payable effective from 1 November 2022

ANB*	Female									Male								
	Active			White Collar			Professional			Active			White Collar			Professional		
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
16	\$25.94	\$10.35	\$6.95	\$14.41	\$5.75	\$3.86	\$12.97	\$5.18	\$3.47	\$13.81	\$5.55	\$4.25	\$7.67	\$3.08	\$2.36	\$6.90	\$2.78	\$2.13
17	\$25.94	\$10.35	\$6.95	\$14.41	\$5.75	\$3.86	\$12.97	\$5.18	\$3.47	\$13.81	\$5.55	\$4.25	\$7.67	\$3.08	\$2.36	\$6.90	\$2.78	\$2.13
18	\$25.94	\$10.35	\$6.95	\$14.41	\$5.75	\$3.86	\$12.97	\$5.18	\$3.47	\$13.81	\$5.55	\$4.25	\$7.67	\$3.08	\$2.36	\$6.90	\$2.78	\$2.13
19	\$25.94	\$10.35	\$6.95	\$14.41	\$5.75	\$3.86	\$12.97	\$5.18	\$3.47	\$13.81	\$5.55	\$4.25	\$7.67	\$3.08	\$2.36	\$6.90	\$2.78	\$2.13
20	\$25.94	\$10.35	\$6.95	\$14.41	\$5.75	\$3.86	\$12.97	\$5.18	\$3.47	\$13.81	\$5.55	\$4.25	\$7.67	\$3.08	\$2.36	\$6.90	\$2.78	\$2.13
21	\$25.94	\$10.35	\$6.95	\$14.41	\$5.75	\$3.86	\$12.97	\$5.18	\$3.47	\$13.81	\$5.55	\$4.25	\$7.67	\$3.08	\$2.36	\$6.90	\$2.78	\$2.13
22	\$27.01	\$10.80	\$7.23	\$15.01	\$6.00	\$4.02	\$13.50	\$5.40	\$3.62	\$13.92	\$5.55	\$4.13	\$7.74	\$3.08	\$2.30	\$6.96	\$2.78	\$2.07
23	\$28.12	\$11.24	\$7.55	\$15.62	\$6.24	\$4.19	\$14.06	\$5.62	\$3.77	\$14.04	\$5.61	\$4.00	\$7.80	\$3.12	\$2.23	\$7.01	\$2.81	\$2.00
24	\$29.25	\$11.70	\$7.83	\$16.25	\$6.50	\$4.35	\$14.63	\$5.85	\$3.91	\$14.23	\$5.69	\$3.88	\$7.91	\$3.16	\$2.16	\$7.11	\$2.84	\$1.95
25	\$30.44	\$12.17	\$8.12	\$16.91	\$6.76	\$4.51	\$15.22	\$6.09	\$4.05	\$14.44	\$5.78	\$3.83	\$8.02	\$3.21	\$2.13	\$7.21	\$2.89	\$1.92
26	\$31.66	\$12.67	\$8.44	\$17.59	\$7.04	\$4.69	\$15.83	\$6.34	\$4.22	\$14.74	\$5.90	\$3.77	\$8.19	\$3.27	\$2.10	\$7.37	\$2.95	\$1.89
27	\$33.37	\$13.32	\$9.23	\$18.54	\$7.40	\$5.13	\$16.68	\$6.66	\$4.62	\$15.29	\$6.13	\$3.81	\$8.50	\$3.40	\$2.12	\$7.65	\$3.06	\$1.91
28	\$35.38	\$14.15	\$9.86	\$19.66	\$7.86	\$5.48	\$17.69	\$7.07	\$4.93	\$15.96	\$6.39	\$3.86	\$8.87	\$3.55	\$2.15	\$7.99	\$3.20	\$1.94
29	\$37.69	\$15.05	\$10.47	\$20.94	\$8.36	\$5.82	\$18.84	\$7.53	\$5.24	\$16.76	\$6.70	\$3.94	\$9.31	\$3.72	\$2.19	\$8.38	\$3.35	\$1.98
30	\$40.27	\$16.08	\$11.01	\$22.37	\$8.93	\$6.12	\$20.14	\$8.04	\$5.51	\$17.67	\$7.06	\$4.09	\$9.81	\$3.92	\$2.28	\$8.84	\$3.53	\$2.05
31	\$43.15	\$17.25	\$11.56	\$23.97	\$9.58	\$6.42	\$21.57	\$8.63	\$5.78	\$18.70	\$7.49	\$4.23	\$10.39	\$4.15	\$2.35	\$9.35	\$3.74	\$2.12
32	\$46.30	\$18.51	\$12.12	\$25.72	\$10.28	\$6.73	\$23.16	\$9.26	\$6.06	\$19.89	\$7.95	\$4.45	\$11.05	\$4.42	\$2.47	\$9.94	\$3.97	\$2.22
33	\$49.71	\$19.89	\$12.69	\$27.62	\$11.05	\$7.05	\$24.86	\$9.94	\$6.35	\$21.17	\$8.46	\$4.69	\$11.76	\$4.71	\$2.61	\$10.59	\$4.23	\$2.35
34	\$53.43	\$21.40	\$13.36	\$29.68	\$11.89	\$7.42	\$26.72	\$10.71	\$6.68	\$22.63	\$9.05	\$4.98	\$12.57	\$5.03	\$2.77	\$11.32	\$4.53	\$2.49
35	\$57.39	\$22.96	\$14.11	\$31.89	\$12.75	\$7.84	\$28.69	\$11.48	\$7.05	\$24.18	\$9.65	\$5.27	\$13.43	\$5.36	\$2.93	\$12.09	\$4.83	\$2.63
36	\$61.56	\$24.64	\$14.99	\$34.20	\$13.69	\$8.33	\$30.78	\$12.32	\$7.49	\$25.87	\$10.33	\$5.67	\$14.37	\$5.74	\$3.15	\$12.93	\$5.17	\$2.83
37	\$65.97	\$26.40	\$16.02	\$36.65	\$14.67	\$8.90	\$32.98	\$13.20	\$8.01	\$27.72	\$11.09	\$6.11	\$15.40	\$6.16	\$3.39	\$13.86	\$5.54	\$3.05
38	\$70.56	\$28.21	\$17.23	\$39.20	\$15.67	\$9.57	\$35.28	\$14.11	\$8.62	\$29.65	\$11.85	\$6.58	\$16.48	\$6.58	\$3.66	\$14.83	\$5.93	\$3.29
39	\$75.31	\$30.15	\$18.61	\$41.84	\$16.76	\$10.33	\$37.65	\$15.08	\$9.30	\$31.73	\$12.67	\$7.16	\$17.63	\$7.04	\$3.97	\$15.87	\$6.34	\$3.58
40	\$80.24	\$32.11	\$20.22	\$44.59	\$17.84	\$11.23	\$40.12	\$16.05	\$10.10	\$33.96	\$13.57	\$7.80	\$18.86	\$7.55	\$4.32	\$16.98	\$6.78	\$3.89
41	\$85.26	\$34.11	\$21.99	\$47.37	\$18.95	\$12.22	\$42.63	\$17.06	\$11.00	\$36.30	\$14.51	\$8.52	\$20.17	\$8.06	\$4.74	\$18.15	\$7.25	\$4.26
42	\$90.45	\$36.18	\$24.04	\$50.26	\$20.10	\$13.35	\$45.23	\$18.09	\$12.02	\$38.81	\$15.52	\$9.30	\$21.56	\$8.63	\$5.17	\$19.40	\$7.77	\$4.66
43	\$95.65	\$38.27	\$26.27	\$53.14	\$21.26	\$14.59	\$47.83	\$19.13	\$13.13	\$41.41	\$16.55	\$10.24	\$23.01	\$9.20	\$5.69	\$20.71	\$8.28	\$5.12
44	\$100.92	\$40.35	\$28.71	\$56.06	\$22.41	\$15.95	\$50.46	\$20.18	\$14.36	\$44.17	\$17.67	\$11.28	\$24.53	\$9.81	\$6.26	\$22.08	\$8.84	\$5.64
45	\$106.24	\$42.50	\$31.35	\$59.02	\$23.61	\$17.42	\$53.12	\$21.25	\$15.68	\$47.05	\$18.83	\$12.40	\$26.14	\$10.46	\$6.89	\$23.53	\$9.42	\$6.20

Table continues on next page...

ANB*	Female									Male								
	Active			White Collar			Professional			Active			White Collar			Professional		
	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days	30 days	60 days	90 days
46	\$111.53	\$44.63	\$34.19	\$61.96	\$24.79	\$18.99	\$55.76	\$22.31	\$17.10	\$50.10	\$20.07	\$13.71	\$27.83	\$11.15	\$7.62	\$25.05	\$10.03	\$6.85
47	\$116.77	\$46.71	\$37.19	\$64.87	\$25.95	\$20.67	\$58.38	\$23.36	\$18.60	\$53.30	\$21.33	\$15.12	\$29.61	\$11.85	\$8.40	\$26.65	\$10.67	\$7.57
48	\$121.94	\$48.79	\$40.29	\$67.74	\$27.11	\$22.38	\$60.97	\$24.40	\$20.15	\$56.61	\$22.65	\$16.70	\$31.44	\$12.58	\$9.27	\$28.30	\$11.33	\$8.35
49	\$127.03	\$50.81	\$43.47	\$70.57	\$28.22	\$24.15	\$63.52	\$25.40	\$21.74	\$60.07	\$24.04	\$18.43	\$33.37	\$13.35	\$10.24	\$30.04	\$12.02	\$9.22
50	\$131.93	\$52.77	\$46.71	\$73.30	\$29.32	\$25.95	\$65.97	\$26.39	\$23.36	\$63.63	\$25.44	\$20.33	\$35.35	\$14.14	\$11.30	\$31.82	\$12.72	\$10.16
51	\$136.68	\$54.69	\$49.92	\$75.93	\$30.38	\$27.73	\$68.35	\$27.35	\$24.96	\$67.34	\$26.94	\$22.36	\$37.41	\$14.96	\$12.42	\$33.67	\$13.46	\$11.18
52	\$141.23	\$56.50	\$53.05	\$78.47	\$31.38	\$29.47	\$70.62	\$28.24	\$26.53	\$71.19	\$28.48	\$24.54	\$39.55	\$15.82	\$13.64	\$35.60	\$14.25	\$12.27
53	\$145.47	\$58.17	\$56.01	\$80.82	\$32.32	\$31.12	\$72.73	\$29.09	\$28.00	\$75.12	\$30.06	\$26.88	\$41.73	\$16.70	\$14.93	\$37.55	\$15.03	\$13.43
54	\$149.41	\$59.77	\$58.78	\$83.00	\$33.20	\$32.66	\$74.71	\$29.88	\$29.40	\$79.16	\$31.66	\$29.33	\$43.97	\$17.59	\$16.29	\$39.58	\$15.83	\$14.67
55	\$152.99	\$61.18	\$61.22	\$85.00	\$33.99	\$34.01	\$76.49	\$30.59	\$30.61	\$83.29	\$33.29	\$31.89	\$46.27	\$18.49	\$17.72	\$41.65	\$16.64	\$15.94
56	\$156.11	\$62.45	\$63.29	\$86.73	\$34.69	\$35.16	\$78.06	\$31.22	\$31.64	\$87.43	\$34.98	\$34.53	\$48.57	\$19.43	\$19.18	\$43.71	\$17.49	\$17.27
57	\$158.24	\$63.29	\$64.72	\$87.91	\$35.16	\$35.96	\$79.12	\$31.64	\$32.36	\$91.27	\$36.52	\$37.10	\$50.71	\$20.29	\$20.61	\$45.64	\$18.26	\$18.55
58	\$159.04	\$63.63	\$65.22	\$88.35	\$35.35	\$36.23	\$79.52	\$31.82	\$32.61	\$94.57	\$37.84	\$39.40	\$52.53	\$21.03	\$21.88	\$47.29	\$18.92	\$19.70
59	\$158.10	\$63.23	\$64.64	\$87.84	\$35.13	\$35.92	\$79.05	\$31.61	\$32.33	\$96.94	\$38.77	\$41.24	\$53.86	\$21.54	\$22.91	\$48.47	\$19.38	\$20.62
60	\$154.85	\$61.92	\$62.72	\$86.02	\$34.40	\$34.84	\$77.43	\$30.96	\$31.35	\$97.86	\$39.15	\$42.29	\$54.37	\$21.75	\$23.50	\$48.93	\$19.57	\$21.14
61	\$148.47	\$59.41	\$59.05	\$82.48	\$33.00	\$32.81	\$74.23	\$29.70	\$29.53	\$96.56	\$38.61	\$42.14	\$53.65	\$21.45	\$23.41	\$48.28	\$19.30	\$21.07
62	\$137.81	\$55.11	\$53.18	\$76.56	\$30.62	\$29.55	\$68.91	\$27.56	\$26.59	\$91.96	\$36.79	\$40.10	\$51.09	\$20.44	\$22.28	\$45.98	\$18.40	\$20.06
63	\$120.62	\$48.26	\$44.30	\$67.01	\$26.81	\$24.61	\$60.31	\$24.13	\$22.15	\$82.14	\$32.87	\$35.21	\$45.63	\$18.26	\$19.55	\$41.08	\$16.43	\$17.60
64	\$92.79	\$37.10	\$31.18	\$51.55	\$20.61	\$17.33	\$46.39	\$18.55	\$15.59	\$63.61	\$25.44	\$25.59	\$35.34	\$14.14	\$14.22	\$31.80	\$12.72	\$12.79
65	\$43.66	\$17.48	\$9.38	\$24.26	\$9.71	\$5.21	\$21.83	\$8.74	\$4.69	\$29.52	\$11.81	\$7.78	\$16.40	\$6.56	\$4.31	\$14.76	\$5.91	\$3.88

*Age Next Birthday (ANB) as of last 1 July. Rounding may cause variations to insurance fee calculations.

Any questions? We're here to help.

If you wish to view or update your current level of insurance cover you can do so by logging onto your online account or call us on **1300 361 477** between 9am–6pm AEST. Our Insurance Guide can be found on our website guildsuper.com.au

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