



## smartMonday PRIME

AIA Australia  
occupation ratings Preparation  
Date: 1 April 2024

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# AIA Australia occupation ratings

## This guide is designed to help:

- **Employers** rate the occupations of their employees (for insurance purposes) when they are joined to the fund, or when employees change occupations while a member of the fund.
- **Members** to understand the rating of their occupation for insurance purposes.

## Important notes

### Are you eligible for insurance?

Some occupations are not eligible for insurance within the fund. For example, your occupation may entail handling explosives, or you may work in a mine underground.

### Is your occupation rating appropriate for the work that you do?

Your occupation rating is not based on your job title but the actual duties you perform and the industry you work in.

### Default to 'Blue collar' factor (*smartMonday PRIME employer-sponsored members only*)

If your employer does not notify us of an occupation factor (or a description of the occupation) when they join you to the fund then you will be defaulted to an occupation rating of 'Blue collar'. This may result in you paying more for your insurance cover in smartMonday than you need to or receiving cover you are not entitled to. Please see the PDS Insurance guide for more information.

### Default to 'Heavy Blue collar' factor (*smartMonday PRIME personal members only*)

If you do not notify us of an occupation factor (or a description of the occupation) when you apply to join the fund then you will be defaulted to an occupation rating of 'Heavy Blue collar'. This may result in you paying more for your insurance cover in smartMonday than you need to or receiving cover you are not entitled to. Please see the PDS Insurance guide for more information.

### New employer plans—prior approval by the insurer, AIA Australia

The following types of new employer plans must be referred to AIA Australia for prior approval:

- mining plans
- plans with professional sports people
- plans with commercial airlines personnel and aircrew
- plans with crew of commercial ships.

## Occupation categories

Key	Occupation	Description
P	Professional	Professionals (e.g. CPA/CA accountant, lawyer, doctor, pharmacist), executives and senior management (e.g. CEO, CFO) with tertiary qualifications and high incomes.
W	White collar	Occupations that are office based with no manual work, e.g. clerical or administrative roles such as accountant, social worker, administrator, etc.
G	Grey collar	Occupations which are primarily non-manual but may involve light manual duties only, such as hairdresser, shop assistant, florist, cashier, tailor, etc.
B	Blue collar	Occupations that involve a moderate degree of manual work, or recognised qualified trades, such as baker, gasfitter, electrician, mechanic, printer, signwriter, greengrocer, etc.
HB	Heavy blue collar	Heavy manual occupations or those with a degree of additional risk of disability, such as boilermaker, gardener, tyre fitter, welder, etc.
IC	Individual Consideration	Refer to AIA Australia's Group Underwriting Department.
NA	Not Available	This insurance benefit is not available for this occupation.

## Occupation ratings

Occupation	Death	TPD	IP
Abattoir Worker	HB	HB	NA
Accountant	W	W	W
Accountant [registered CPA]	P	P	P
Actor	W	W	NA
Actuary	P	P	P
Acupuncturist [Registered & qualified in Australia]	W	W	W
Administrator	W	W	W
Administration Manager [more than 10 staff]	P	P	P
Advertising Agent	W	W	W
Aeronautical Engineer	P	P	P
Agronomist [No manual work]	G	G	G
Air Conditioning Mechanic/ Installer	B	B	B
Air Traffic Controller	W	W	NA
Airline Industry [Clerical/ Customer Service]	W	W	W
Airline Industry [Pilots/Crew]	W	W	NA
Airline Industry [Porters/ Baggage handlers]	HB	HB	NA
Airline Industry [Refueller]	B	B	B
Ambulance Officer	HB	HB	NA
Amusement Parlour [Proprietor]	G	G	G
Anaesthetist	P	P	P
Analytical Chemist [Not explosives]	W	W	W
Antenna Erector [Up to 10 m]	HB	HB	NA
Antique Dealer/Manager/ Proprietor/Employee	G	G	G
Apiarist	HB	HB	HB
Apprentice [of Blue collar trades]	HB	HB	HB
Archaeologist	G	G	G
Architect	P	P	P

Occupation	Death	TPD	IP
Archivist	W	W	W
Armed Services/Forces [Not Pilots & Special Forces]	HB	HB	NA
Asphalt Layer	HB	HB	NA
Assembly Line Worker	HB	HB	NA
Astronomer	P	P	P
Auctioneer [Livestock & machinery]	G	G	G
Auctioneer [Real estate]	W	W	W
Audiologist	W	W	W
Auditor	P	P	P
Author	W	W	IC
Auto Electrician	B	B	B
Aviation Instructor	IC	IC	NA
Backhoe Operator	HB	HB	NA
Bailiff	G	G	G
Baker	B	B	B
Bank Manager [more than 10 staff]	P	P	P
Bank Manager/ Officer/Teller	W	W	W
Barber	G	G	G
Barman	B	B	NA
Barrister	P	P	P
Beach Patrol Lifeguard	HB	HB	NA
Beautician [Not working at home]	G	G	G
Bicycle Shop [Manager/ Proprietor/Employee]	G	G	G
Biochemist	P	P	P
Biologist [No special hazards]	W	W	W
Blacksmith	HB	HB	NA
Blinds/Awnings/ Screen Installer	HB	HB	HB
Boarding House Proprietor	G	G	G
Boat Builder/Shipwright	B	B	B

Occupation	Death	TPD	IP
Bob Cat Operator	HB	HB	NA
Boiler Inspector	B	B	B
Boilermaker	HB	HB	HB
Bomb Disposal Experts	IC	NA	NA
Bookbinder	B	B	B
Bookkeeper	W	W	W
Bookmaker	W	W	NA
Botanist	G	G	G
Brewery Worker	HB	HB	NA
Brick Cleaner	HB	HB	NA
Bricklayer [Qualified]	HB	HB	HB
Broker [Finance/Insurance]	W	W	W
Builder [Qualified & licensed]	B	B	B
Builder's Labourer	HB	HB	NA
Building Inspector	G	G	G
Building Maintenance	G	G	G
Business Analyst [degree qualified]	P	P	P
Business Analyst	W	W	W
Butcher	B	B	B
Buyer [Retail]	W	W	W
Cabinet Maker	B	B	B
Cafe [Manager/Proprietor]	G	G	G
Call Centre Operator	W	W	W
Cameraman [Film/Television]	B	B	B
Car Park Attendant	G	G	NA
Car Salesman	W	W	W
Caravan Park [Owner/Proprietor]	G	G	G
Carer [Not qualified — Aged care]	HB	HB	HB
Carer [Qualified — Aged care]	B	B	B
Caretaker	G	G	IC

Occupation	Death	TPD	IP
Carpenter	B	B	B
Carpet Cleaner	HB	HB	HB
Carpet/Floor Covering Layer	HB	HB	NA
Cartographer	W	W	W
Cashier	G	G	G
Caterer	B	B	B
Caterer [Management — admin only]	W	W	W
Cement Renderer	HB	HB	NA
CEO, CFO, CIO, COO [office only]	P	P	P
Chef [qualified]	B	B	B
Chemical Engineer [>10% lab work]	G	G	G
Chemist [Analytical/Retail]	P	P	P
Chemist [Manufacturing]	G	G	G
Child Care Worker [Qualified & registered]	G	G	G
Child Care Worker [Unqualified]	HB	HB	HB
Chiropodist	W	W	W
Chiropractor [Tertiary qualified]	W	W	W
Cinema [Management]	W	W	W
Cinema/Theatre [Projectionist/Ticket Seller/Usher]	G	G	G
Cleaner [Factory/Defence Base]	HB	HB	NA
Cleaner [Household/Hotel/Motel/Office/School/Pool]	HB	HB	HB
Clergyman [No overseas work]	W	W	W
Clerical Worker	W	W	W
Clothing Machinist	B	B	IC
Clothing [Retail/Wholesale — Admin/Sales only]	G	G	G

Occupation	Death	TPD	IP
Clothing Industry [Cutter — not at home]	HB	HB	HB
Commercial Artist	G	G	G
Commodities Agent	W	W	W
Computer Analyst	P	P	P
Computer Technician	W	W	W
Concierge [Hotel]	G	G	G
Concrete Layer/Labourer	HB	HB	NA
Consulting Engineer [Office only]	P	P	P
Cook [Not qualified]	HB	HB	HB
Coroner	P	P	P
Courier [Bicycle]	HB	HB	NA
Courier [Cars & Small Vans]	HB	HB	HB
Courier [Motor Cycle]	HB	HB	NA
Crane Driver	HB	HB	NA
Cray Fisherman	HB	HB	NA
Crematory Worker	HB	HB	HB
Croupier	G	G	G
Curator [Art Gallery/Museum]	W	W	W
Customs Agent [Unarmed — not office]	G	G	G
Customs Officer [Land based only]	G	G	G
Debt Collector [Not repossessing — office only]	W	W	W
Deckhand	HB	HB	NA
Dental Nurse	G	G	G
Dental Surgeon/Dentist	P	P	P
Dental Technician	G	G	G
Detailer [Motor Industry]	HB	HB	HB
Detention Centre Worker [includes manager/officer]	HB	HB	NA
Diemaker	HB	HB	HB

Occupation	Death	TPD	IP
Diesel Mechanic [Qualified — not mining industry]	HB	HB	HB
Dietician [Qualified & registered]	P	P	P
Director [Film]	W	W	W
Director [Television/Radio]	W	W	W
Disc Jockey	HB	HB	NA
Diver/Underwater Worker	IC	NA	NA
Docker/Stevedore/Waterside Worker	HB	HB	NA
Doctor	P	P	P
Draftsman	W	W	W
Drainer/Drainage Contractor	HB	HB	HB
Dressmaker [Not at home]	B	B	B
Drillers [Water/Oil/Mineral]	HB	HB	NA
Driver [Armoured car]	HB	HB	NA
Driver [Bus/Coach — not interstate]	B	B	B
Driver [Chauffeur]	G	G	G
Driver [Coach/Truck — long distance > 500km radius]	HB	HB	NA
Driver [Construction equipment]	HB	HB	NA
Driver [Crane]	HB	HB	NA
Driver [Dairy deliveryman]	HB	HB	HB
Driver [Earthmoving equipment]	HB	HB	NA
Driver [Forklift]	HB	HB	HB
Driver [Garbage Truck — no manual collection]	HB	HB	HB
Driver [Tow Truck]	HB	HB	NA
Driver [Train]	B	B	NA
Driver [Tram]	HB	HB	HB
Driver [Truck — local]	HB	HB	HB



Occupation	Death	TPD	IP
Driving Instructor	B	B	B
Dry Cleaner	G	G	G
Economist	P	P	P
Editor	P	P	P
Electrical Linesman/Power Lines [Up to 10m]	HB	HB	NA
Electrician [Qualified]	B	B	B
Electronic Technician	G	G	G
Electroplater	B	B	B
Elevator/Lift Mechanic/installer	B	B	B
Employment Agent	W	W	W
Engineer [Bridge/Height]	B	B	B
Engineer [Field Work — no manual/underground/offshore]	G	G	G
Engineer [Office only]	P	P	P
Engraver	B	B	B
Entertainer	W	W	NA
Entomologist	G	G	G
Explosives Handler	IC	NA	NA
Factory Hand/Worker	HB	HB	NA
Farm [Farmhand/Worker]	HB	HB	NA
Farmer [Owner/Proprietor]	HB	HB	NA
Farrier	HB	HB	NA
Fast Food Shop [Proprietor/Manager/Employee]	G	G	G
Fencing Contractor	HB	HB	HB
Finance Broker	W	W	W
Financial Planner/Adviser	W	W	W
Fireman	HB	HB	NA
Fisherman [Not offshore]	HB	HB	NA
Fishmonger	B	B	B

Occupation	Death	TPD	IP
Fitter and Turner	B	B	B
Floor Sander	HB	HB	NA
Florist	G	G	G
Food Technologist	W	W	W
Forest Ranger/Warden	HB	HB	HB
Foundry Worker	HB	HB	NA
French Polisher	B	B	B
Fruit Merchant	B	B	B
Fruit Picker	HB	HB	NA
Funeral Director [Office only]	W	W	W
Funeral Parlour [Driver/Pallbearer/Embalmer]	B	B	B
Furniture Designer	G	G	G
Furniture Manufacturer	B	B	B
Furrier [Manager/Proprietor/Employee]	G	G	G
Garbage Collector	HB	HB	NA
Gardener	HB	HB	HB
Gas Fitter	B	B	B
Gas Meter Reader	G	G	G
Geologist [Field work]	G	G	G
Geologist [Office only]	P	P	P
Geophysicist [Office only]	P	P	P
Glazier	B	B	B
Goldsmith	G	G	G
Golf Instructor [Not playing professional]	G	G	NA
Golf Professional	G	G	NA
Graphic Designer	W	W	W
Grave Digger	HB	HB	NA
Green Keeper	HB	HB	HB
Greengrocer	B	B	B

Occupation	Death	TPD	IP
Guards [Railway]	HB	HB	HB
Gunsmith	B	B	B
Gym [Instructor]	G	G	NA
Gym [Owner/Proprietor]	G	G	G
Gynaecologist	P	P	P
Hairdresser	G	G	G
Handyman	HB	HB	NA
Hardware Shop [Manager/Proprietor/Shop Worker]	G	G	G
Hardware Shop [Yardworker]	HB	HB	HB
Head Master/Head Mistress	P	P	P
Health Inspector	G	G	G
Home Duties [Full time]	G	G	NA
Homeopath [Not at home]	W	W	W
Horse Breeder	G	G	NA
Horse Riding Instructor	HB	HB	NA
Horse Trainer	G	G	NA
Horticulturist [Qualified]	B	B	B
Hospital [Aides/Domestic/Orderly/Wardsman]	HB	HB	HB
Hotel [Bottleshop/Driveway Attendant]	HB	HB	NA
Hotel Manager/Proprietor [Bar work included]	B	B	B
Hotel Manager/Proprietor [Management -Admin only]	W	W	W
Human Resources Consultant	W	W	W
Hypnotherapist [Medically qualified]	W	W	W
Importer/Exporter [Admin/office only]	W	W	W
Industrial Chemist [Not explosives]	G	G	G

Occupation	Death	TPD	IP
Instrument Maker	B	B	B
Insulation Contractor/Installer [Not asbestos]	HB	HB	NA
Insurance Agent/Broker/Planner/Adviser	W	W	W
Insurance Assessor/Loss Adjuster	W	W	W
Interior Decorator/Designer	G	G	G
Interpreter	W	W	W
Jackeroo	HB	HB	NA
Janitor	HB	HB	HB
Jeweller	G	G	G
Jewellery Industry [Cutter/Polisher/Setter]	G	G	G
Jockey [Horse Racing/Trotting]	HB	HB	NA
Joiner	B	B	B
Journalist [Freelance]	G	G	NA
Journalist [Salaried — no special hazards]	G	G	G
Journalist [Salaried — office only]	W	W	W
Judge	P	P	P
Kennel Proprietor	B	B	B
Kitchen Hand	HB	HB	HB
Laboratory Technician [Chemicals]	B	B	B
Laboratory Technician [Not chemicals]	G	G	G
Landscape Gardener	HB	HB	HB
Lathe Operator [Qualified Fitter & Turner]	B	B	B
Lawnmower Sales & Service	G	G	G
Lawnmowing Contractor	HB	HB	HB
Lawyer	P	P	P
Lecturer	P	P	P



Occupation	Death	TPD	IP
Librarian	W	W	W
Lift Installer/Mechanic	B	B	B
Lithographer [No manual work]	G	G	G
Locksmith	B	B	B
Loss Adjuster/Assessor	W	W	W
Machine Operator [Factory]	HB	HB	NA
Machinery Agent & Merchant	G	G	G
Mail Contractor/Sorter	HB	HB	HB
Management Consultant	P	P	P
Manicurist [Not at home]	G	G	NA
Marine Biologist	G	G	G
Marine/shipping — Crew	HB	HB	NA
Marine/shipping — Dockworkers	HB	HB	NA
Market Analyst [Not interviewing]	P	P	P
Market Gardener	HB	HB	HB
Massage Therapist/ Masseur	G	G	NA
Meat Packer	HB	HB	NA
Mechanic	B	B	B
Medical Practitioner	P	P	P
Medical Registrar	P	P	P
Merchant Seamen	HB	HB	NA
Metallurgist [Not underground]	P	P	P
Meteorologist [Minimal field work]	P	P	P
Meter Reader	G	G	G
Midwife	G	G	G
Military Personnel [All ranks - not Pilots & Special Forces]	HB	HB	NA
Milk Man	HB	HB	HB
Milliner	G	G	G

Occupation	Death	TPD	IP
Mining [Surface worker — no explosives]	HB	HB	NA
Mining [Underground worker]	IC	IC	NA
Mining [Working with explosives]	IC	NA	NA
Mining Engineer [No underground work]	B	B	B
Mining Inspector [No underground work]	HB	HB	HB
Mining Surveyor [No underground work]	HB	HB	HB
Minister of Religion [No overseas work]	W	W	W
Model	W	W	NA
Motel Manager/ Proprietor/Staff [Admin only]	W	W	W
Motor Industry [Dealer/Sales]	G	G	G
Musical Instrument Maker/ Repairer	B	B	B
Musician	G	G	NA
Naturopath	W	W	W
Newsagent [Manager/ Proprietor/Employee]	G	G	G
Night Club [Manager/ Owner — no bar work]	G	G	G
Nurse [Educator only]	W	W	W
Nurse [General — division 1 qualified]	B	B	B
Nurse [General — enrolled]	HB	HB	HB
Nurse [Geriatric]	B	B	B
Nurse [Matron]	G	G	G
Nurse [Psychiatric/ Mental care]	B	B	NA
Nurse [Royal Flying Doctor Service]	HB	HB	NA
Nurse [Theatre only]	G	G	G
Nurseryman	B	B	B
Nurses Aide	HB	HB	HB

Occupation	Death	TPD	IP
Obstetrician	P	P	P
Occupational Therapist	W	W	W
Office Equipment & Machine Repairer	B	B	B
Oil and Gas Industry Worker [Offshore]	IC	IC	NA
Oil and Gas Industry Worker [Onshore — not office]	G	G	IC
Ophthalmologist	P	P	P
Optician	W	W	W
Optometrist	P	P	P
Orchardist	HB	HB	NA
Orthodontist	P	P	P
Osteopath	W	W	W
Paediatrician	P	P	P
Painter [> 10m]	HB	HB	NA
Painter/Decorator/Paper Hanger [Qualified — up to 10m]	B	B	B
Painter/Paper Hanger [Not qualified — up to 10m]	HB	HB	HB
Panel Beater	B	B	B
Park Ranger	HB	HB	HB
Parking Attendant	G	G	NA
Parking Enforcement Officer	HB	HB	HB
Pastry Cook [Qualified]	B	B	B
Pathologist	P	P	P
Paver	HB	HB	NA
Pawnbroker	B	B	B
Periodontist	P	P	P
Personal Assistant	W	W	W
Pest Controller/ Exterminator	HB	HB	HB
Pharmacist	P	P	P
Photoengraver	G	G	G
Photographer [Hazardous e.g. Aerial, War, News, etc.]	G	G	NA

Occupation	Death	TPD	IP
Photographer [Not hazardous]	G	G	G
Photographer [Studio only]	W	W	W
Physician	P	P	P
Physicist	P	P	P
Physiotherapist	W	W	W
Piano Manufacturer/ Repairer/Tuner	B	B	B
Picture Framer	B	B	B
Pilot [Commercial]	W	W	NA
Plant Operator	HB	HB	NA
Plasterer [Qualified]	HB	HB	HB
Plumber [Not roofing]	B	B	B
Podiatrist	W	W	W
Police	G	G	NA
Porter	HB	HB	NA
Postman	B	B	B
Powder Controller	HB	HB	NA
Presenter [Television & Radio]	W	W	NA
Priest [No overseas work]	W	W	W
Principal [Teaching]	P	P	P
Printer	B	B	B
Prison Officer/Warden	HB	HB	NA
Private Investigator [Surveillance/ Interviews only]	G	G	G
Process Worker/Operator	HB	HB	NA
Produce Merchant	B	B	B
Producer [Film/Television/ Radio]	W	W	W
Professor [University]	P	P	P
Projectionist [Film/Television]	G	G	G
Property Developer [No manual work]	W	W	NA
Property Maintenance	HB	HB	HB
Psychiatrist	P	P	P

Occupation	Death	TPD	IP
Psychologist	W	W	W
Publican [Bar work]	HB	HB	NA
Publisher	W	W	W
Purchasing Officer	W	W	W
Quantity Surveyor [Office only]	W	W	W
Quarry Worker	HB	HB	NA
Radio Announcer/ Disc Jockey	W	W	NA
Radiographer	W	W	W
Radiologist	P	P	P
Railway Maintenance/ Track Laying Worker	HB	HB	NA
Railway Station Masters/ Assistants/Ticket Inspector	G	G	G
Real Estate Agent	W	W	W
Receptionist	W	W	W
Refrigeration Mechanic/ Repairer/Technician	B	B	B
Removalist	HB	HB	NA
Repairer [Radio/Television/ Vending & Washing Machines]	B	B	B
Repossession Agent	B	B	B
Researcher [Office only]	W	W	W
Restaurant Manager/ Proprietor/Maitre'd	G	G	G
Re-stumper	HB	HB	NA
Rigger	HB	HB	NA
Roadie/Stage Hand [Bands]	HB	HB	NA
Roof Plumber/Tiler/Worker	HB	HB	NA
Sailmaker	B	B	B
Salesman [Admin/ Office only]	W	W	W
Salesman [Sales & Light Deliveries]	G	G	G
Sandblaster	HB	HB	NA
Sawmill Worker	HB	HB	NA

Occupation	Death	TPD	IP
Scaffolder [Up to 10m]	HB	HB	NA
Scientist [Field work]	B	B	B
Scientist [Lab/Research/ Office only — not chemicals]	W	W	W
Scrap Metal Dealer	HB	HB	NA
Screen Printer	HB	HB	HB
Sea Pilot [Local harbour only]	HB	HB	HB
Seasonal Worker	HB	HB	NA
Second Hand Dealer	G	G	G
Security Guard	HB	HB	NA
Service Station [Proprietor/ Employee]	G	G	G
Shearer/Shearing Contractor	HB	HB	NA
Sheet Metal Worker	HB	HB	HB
Shoe Repairer	B	B	B
Shop Assistant/Manager/ Proprietor/Keeper	G	G	G
Shop Fitter [Carpentry qualifications]	B	B	B
Shunters [Railway]	HB	HB	NA
Signwriter	B	B	B
Silversmith	G	G	G
Slaughterman	HB	HB	NA
Social Worker	W	W	W
Soft Drink Deliverer	HB	HB	HB
Solicitor	P	P	P
Speech Therapist	W	W	W
Sports Coach [Professional]	G	G	NA
Sports Instructor [Unspecified — Not coaching]	G	IC	IC
Sports Person [Professional]	G	G	NA
Spray Painter	B	B	B

Occupation	Death	TPD	IP
Stable Hand	HB	HB	NA
Station Hand	HB	HB	NA
Statistician	P	P	P
Steel Erector/Fixer	HB	HB	NA
Stock & Station Agent	B	B	B
Stockbroker	W	W	W
Stockman	HB	HB	NA
Stone Mason	HB	HB	NA
Storeman	HB	HB	NA
Strapper [Horse Racing/Trotting]	HB	HB	NA
Street Cleaner	HB	HB	NA
Student	W	W	NA
Supervisor [Office only]	W	W	W
Surgeon	P	P	P
Surveyor [Excluding mining]	G	G	G
Swimming Instructor	G	G	NA
Swimming Pool [Employee/General duties]	HB	HB	HB
Swimming Pool [Proprietor/Manager]	G	G	G
Swimming Pool Builder	HB	HB	NA
Systems/I.T. Analyst	P	P	P
TAB Agent	G	G	G
Tailor [Qualified]	G	G	G
Tanner	HB	HB	NA
Tattooist [Qualified]	G	G	G
Taxi Driver [Not owner operator]	HB	HB	HB
Taxi Driver [Owner operators]	B	B	B
Taxidermist	HB	HB	HB
Teacher [Dance]	G	G	NA
Teacher [Drama/Music — not at home]	G	G	G
Teacher [Physical Education]	G	G	G

Occupation	Death	TPD	IP
Teacher [Pre-school/Kindergarten]	G	G	G
Teacher [Primary/Secondary school]	W	W	W
Teacher [Trades]	B	B	B
Technician [Film/Television/Radio]	B	B	B
Tennis Coach	G	G	NA
Tiler/Slater [Floor/Wall only]	HB	HB	HB
Tiler/Slater [Roof]	HB	HB	NA
Timber Merchant [No manual work]	G	G	G
Toolmaker	HB	HB	HB
Traffic Controller	HB	HB	NA
Travel Agent	W	W	W
Tree Feller/Surgeon	HB	HB	NA
Tyre Fitter/Retreader	HB	HB	HB
Undertaker [No manual work]	W	W	W
Upholsterer	HB	HB	HB
Urologist	P	P	P
Valuer [Licensed — not salesman]	W	W	W
Vending Machine Stock Supplier/Service man	B	B	B
Veterinary Surgeon [Domestic]	W	W	W
Veterinary Surgeon [Rural]	G	G	G
Vigneron / Wine Maker [Qualified]	G	G	G
Waiter [No bar work]	G	G	G
Watchmaker/ Watch repairer	G	G	G
Welder	HB	HB	HB
Welfare Officer	W	W	W
Window Cleaner [Up to 10m]	HB	HB	NA
Window Dresser	G	G	G
Window Tinter	HB	HB	HB
Wine/Spirit Merchant	G	G	G





**It all adds up**

 **Done today**  
Smart easy actions

 **Positive actions**  
Grow your wealth

 **Brighter futures**  
Someday starts today