

SIGNIFICANT EVENT NOTICE

Changes to Insurance in the Crescent Wealth Superannuation Fund

Please read this Significant Event Notice (Notice) carefully and ensure you are aware of the changes detailed below, how they may affect you and the effective date of the changes.

What this Notice is about

Recent regulatory reforms have prompted a review of the insurance arrangements of the Crescent Wealth Superannuation Fund (the Fund).

This Notice has been prepared to advise you of changes to the insurance arrangements that are offered in the Fund. If you have existing cover, you should read this Notice in conjunction with the Product Disclosure Statement and the Insurance Booklet and any other insurance related documents that you received from the Fund, to understand how these changes will impact you.

Insurance changes

TAL Life Limited (the Insurer), recently advised Equity Trustees Superannuation Fund (the Trustee), that there would be an increase in the premium rates. There is also a change to the policy definition of Total and Permanent Disablement (TPD) that means members insured for TPD will be able to claim in more situations.

Changes to the cost of your cover

The cost of your insurance cover for Death, Total and Permanent Disablement (and if applicable), Salary Continuance cover will increase by **15%**. This increase will take effect from 1 October 2021, however, the increased premiums will not apply to members accounts until 1 November 2021. Insured members will not be charged the extra 15% on premiums for the month of October as this cost will be met by Crescent Wealth Funds Management (Aust) Ltd.

The revised insurance tables regarding the cost of your cover are described in the following pages, including an example to show the impact of the change in insurance cost. Please review and assess how these changes will affect your premium.

Please note, there is no change to your insurance cover amount.

Changes to policy terms and conditions of your cover

The definition of Total and Permanent Disablement (TPD) has been enhanced. From 1 October 2021 there will be a new Part E which adds another clause under which the insurer must assess a claim to determine whether an insured person qualifies as TPD.

This means that a member who is unable to perform two of the everyday working activities may be successful in having a claim paid after 1 October 2021, when (if they had become disabled prior to 1 October 2021) their claim may have been declined.

Note that this change is based on the date of disablement, not the date the claim is made.

Current definition until 30 September 2021	New Definition from 1 October 2021
<p>The Part(s) of the following definition of Total and Permanent Disablement applicable to an Insured Person with Total and Permanent Disablement cover will be determined by Us at the time of claim in accordance with the following criteria:</p> <p>a) All Insured Persons with Total and Permanent Disablement cover are covered under Part A and Part C of the Total and Permanent Disablement definition below;</p>	<p>The Part(s) of the Total and Permanent Disablement definition below, that is/are applicable to an Insured Person with Total and Permanent Disablement cover will be determined by the Insurer at the time of claim in accordance with the following criteria:</p> <p>(a) Part A and Part C apply to all Insured Persons with Total and Permanent Disablement cover;</p>

<p>b) Part B of the Total and Permanent Disablement definition applies to an Insured Person who, immediately prior to the Date of Disablement:</p> <ul style="list-style-type: none"> i) is Employed^ in a non-Hazardous Occupation and working at least 15 Hours Per Week; or ii) has been unemployed for a period of less than six months and immediately prior to being unemployed, was Employed^ in a Non-Hazardous Occupation for at least 15 Hours Per Week. <p>iii) Part D of the Total and Permanent Disablement definition applies to an Insured Person who, immediately prior to the Date of Disablement was solely engaged in Domestic Duties on a Full-time Basis.</p> <p>Total and Permanent Disablement means in Our opinion, an Insured Person is</p> <ul style="list-style-type: none"> 1. under the care of and following the advice of a Medical Practitioner; and 2. meets the Permanent incapacity definition under Regulation 6.01 of the SIS Regulations (1994) which is: <ul style="list-style-type: none"> 'Permanent incapacity, in relation to an Insured Person, means ill-health (whether physical or mental), where We are reasonably satisfied that the Insured Person is unlikely, because of the ill-health, to engage in gainful Employment^ for which the member is reasonably qualified by education, training or experience'; and: 3. Meets one of the following definitions Parts A, B, C or D as applicable: <p>Part A. Permanent Loss</p> <p>solely because of Illness or Injury, has suffered the permanent loss of:</p> <ul style="list-style-type: none"> 1. the use of two limbs; 2. the sight in both eyes; or 3. the use of one limb and the sight in one eye; <p>Where limb is defined as the whole hand or the whole foot.</p> <p>Or</p> <p>Part B. Any Occupation</p> <p>solely because of Illness or Injury, has been continuously absent from their employment^ or has been continuously unable to accept employment^ for at least six consecutive months from the Date of Disablement, and are disabled to such an extent as to render them unlikely to ever again be engaged in any occupation for which he or she is reasonably suited by their education, training or experience;</p>	<p>(b) Part B applies to an Insured Person who, immediately prior to the Date of Disablement:</p> <ul style="list-style-type: none"> (i) is Gainfully Employed* in a non-Hazardous Occupation and working at least 15 Hours Per Week; or (ii) has been unemployed for a period of less than six months, and immediately prior to being unemployed was Gainfully Employed* in a Non-Hazardous Occupation for at least 15 Hours Per Week. <p>(c) Part D applies to an Insured Person who immediately prior to the Date of Disablement was solely engaged in Domestic Duties on a Full-time Basis.</p> <p>(d) Part E applies to Insured Persons under age 65 who immediately before the Date of Disablement were not solely engaged in unpaid Domestic Duties and were Gainfully Employed* and working in non-Hazardous Occupations.</p> <p>Total and Permanent Disablement means in the Insurer's opinion, an Insured Person is</p> <ul style="list-style-type: none"> 1. under the care of and following the advice of a Medical Practitioner; and 2. meets the Permanent incapacity definition under Regulation 6.01 of the SIS Regulations (1994) which is: <ul style="list-style-type: none"> 'Permanent incapacity, in relation to an Insured Person, means ill-health (whether physical or mental), where We are reasonably satisfied that the Insured Person is unlikely, because of the ill-health, to engage in gainful employment* for which the member is reasonably qualified by education, training or experience'; and: 3. Meets one of the following Parts A, B, C, D or E as applicable: <p>Part A. Permanent Loss</p> <p>The Insured Person solely because of Illness or Injury, has suffered the permanent loss of:</p> <ul style="list-style-type: none"> 1. the use of two limbs; 2. the sight in both eyes; or 3. the use of one limb and the sight in one eye; <p>Where limb is defined as the whole hand or the whole foot.</p> <p>Or</p> <p>Part B. Any Occupation</p> <p>The Insured Person solely because of Illness or Injury, has been continuously absent from their employment or has been continuously unable to accept Gainful Employment* for at least six consecutive months from the Date of Disablement, and are disabled to such an extent as to render them unlikely to ever again be engaged in any occupation for which he or she is reasonably suited by their education, training or experience;</p>
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<p>Or</p> <p>Part C. Activities of Daily Living</p> <p>solely because of Illness or Injury, at the Date of Disablement, is unlikely ever to be able to perform at least two of the following five 'activities of daily living' without the physical assistance of another person and despite the use of appropriate assistive aids, and has provided proof of this to Our satisfaction.</p> <p>The five 'activities of daily living' are:</p> <ol style="list-style-type: none"> 1. Bathing - to shower or bathe; 2. Dressing - to dress or undress; 3. Toileting -- to use a toilet; 4. Feeding -- to eat or drink; or 5. Mobility- to get in and out of bed or a chair, or move from place to place without using a wheelchair. <p>Or</p> <p>Part D. Domestic Duties</p> <p>solely because of Illness or Injury:</p> <ol style="list-style-type: none"> 1. is unable to perform Domestic Duties on a Full-time basis; 2. is unable to leave their home unaided; 3. has not been engaged in any Employment[^] or Domestic Duties for at least six consecutive months from the Date of Disablement; and 4. at the end of the six month period, is disabled to such an extent as to render them unlikely to ever engage in Domestic Duties or any occupation for which the Insured Person is reasonably suited by their education, training or experience. <p>[^]Employed or Employment is defined as: employed or Self-employed for gain or reward, or in the expectation of economic benefit.</p>	<p>Or</p> <p>Part C. Activities of Daily Living</p> <p>The Insured Person solely because of Illness or Injury, at the Date of Disablement, is unlikely ever to be able to perform at least two of the following five 'activities of daily living' without the physical assistance of another person and despite the use of appropriate assistive aids and has provided proof of this to Our satisfaction.</p> <p>The five 'activities of daily living' are:</p> <ol style="list-style-type: none"> 1. Bathing – to shower or bathe; 2. Dressing – to dress or undress; 3. Toileting – to use a toilet; 4. Feeding – to eat or drink; or 5. Mobility – to get in and out of bed or a chair, or move from place to place without using a wheelchair. <p>Or</p> <p>Part D. Domestic Duties</p> <p>The Insured Person solely because of Illness or Injury:</p> <ol style="list-style-type: none"> 1. is unable to perform Domestic Duties on a Full-time basis; 2. is unable to leave their home unaided; 3. has not been engaged in any Gainful Employment* or Domestic Duties for at least six consecutive months from the Date of Disablement; and 4. at the end of the six month period, is disabled to such an extent as to render them unlikely to ever engage in Domestic Duties or any occupation for which the Insured Person is reasonably suited by their education, training or experience. <p>Or</p> <p>Part E. Activities of Daily Working</p> <p>The Insured Person is, solely because of Illness or Injury, at the Date of Disablement:</p> <ol style="list-style-type: none"> 1. permanently unable to perform at least two of the following five 'everyday working activities' without the physical assistance of another person, despite the use of appropriate assistive aids, and this permanent inability has lasted for a continuous period of six months or more from the Date of Disablement; and 2. unlikely ever to return to Gainful Employment*. <p>The five 'everyday working activities' are Mobility, Communicating, Vision, Lifting and Manual Dexterity, each of which is explained as follows:</p> <ol style="list-style-type: none"> (i) unable to perform Mobility means: <ol style="list-style-type: none"> (a) the Insured Person cannot walk more than 200m on a level surface without stopping due to breathlessness or severe discomfort; or (b) the Insured Person cannot bend, kneel or squat to pick something up from the floor and straighten up again after bending, kneeling or squatting; nor can they get in and out of a standard sedan car.
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	<p>(ii) unable to perform Communicating means:</p> <p>(a) the Insured Person cannot speak in the Insured Person's first language so that the Insured Person is understood in a quiet room; nor can the Insured Person hear (with or without a hearing aid or other aid) an instruction given in a normal voice in the Insured Person's first language in a quiet room; or</p> <p>(b) the Insured Person cannot understand a simple message in the Insured Person's first language, and relay that message to another person.</p> <p>(iii) unable to perform Vision means the Insured Person cannot, with or without glasses or contact lenses, read ordinary newsprint nor pass the standard eyesight test for a car driver licence.</p> <p>(iv) unable to perform Lifting means the Insured Person cannot lift, carry or move objects weighing 5kg using either or both hands.</p> <p>(v) unable to perform Manual dexterity means the Insured Person cannot use either or both hands or their fingers to manipulate small objects with precision (such as picking up a coin or fastening shoelaces or buttons, using cutlery, or using a pen or keyboard to write a short note).</p> <p>*Gainfully Employed or Gainful Employment is defined as: employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.</p>
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Do I need to do anything?

No action is required, however, please read these changes carefully to ensure you understand how the changes to the product may affect you and your insurance. Your individual circumstances may determine whether you require insurance. Please consult a licensed financial adviser to help you make an informed decision.

A copy of the current Product Disclosure Statement is available at
<https://crescentwealth.com.au/islamic-super/super-pds/>

If you have any enquiries on the new insurance cost or amended terms and conditions or any other matters, please do not hesitate to contact us.

Contact Us

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Crescent Wealth on behalf of the Trustee.

The Trustee Equity Trustees Superannuation Limited.

Disclaimer

This Significant Event Notice (SEN) is issued by the Trustee of Crescent Wealth Superannuation Fund, Equity Trustees Superannuation Limited ABN 50 055 641 757 AFS Licence No 229757 RSE Licence No L0001458. The information provided in this SEN is in accordance with the requirements of the Corporations Act 2001. The information is of a general nature only and has been prepared without taking account of your investment objectives, financial situation and needs. Before making any investment decisions in relation to the Fund you should consider obtaining professional financial advice from an appropriately licensed or authorised financial adviser. Whilst all due care has been taken in the preparation of this SEN, the Trustee reserves the right to correct any errors or omissions. The terms of your membership in the Fund are set out in the Fund's trust deed. Should there be any inconsistency between this SEN and the Fund's trust deed, the terms of the Fund's trust deed will prevail.

Insurance Premium Rates Tables

Death and Total Permanent Disablement Insurance

Rates effective 01/10/2021 to 30/09/2022

Rates are:

Nil Commission.

Nil Administration Fee.

Inclusive of stamp duty.

For white collar occupations. Premium loading will apply to occupations other than white collar.

Personal Division Annual Premium Rates - death only and death and TPD White Collar

PREMIUM RATE TABLE - PERSONAL DIVISION								
Annual Premium Rates per \$1,000 Sum Insured								
	Death Only				Death and Total Permanent Disablement			
Age Next Birthday (ANB)	Male Non- Smoker	Male Smoker	Female Non- Smoker	Female Smoker	Male Non- Smoker	Male Smoker	Female Non- Smoker	Female Smoker
16	0.48	0.62	0.22	0.25	0.80	1.03	0.54	0.63
17	0.59	0.74	0.25	0.28	0.97	1.25	0.65	0.77
18	0.63	0.83	0.28	0.35	1.06	1.39	0.71	0.88
19	0.68	0.89	0.32	0.39	1.12	1.49	0.82	0.97
20	0.72	0.99	0.35	0.43	1.19	1.62	0.86	1.08
21	0.76	1.05	0.35	0.43	1.25	1.73	0.88	1.12
22	0.76	1.06	0.32	0.42	1.25	1.77	0.86	1.12
23	0.76	1.09	0.32	0.42	1.25	1.79	0.86	1.12
24	0.79	1.12	0.32	0.42	1.29	1.88	0.88	1.16
25	0.79	1.17	0.32	0.43	1.29	1.94	0.88	1.20
26	0.79	1.17	0.32	0.46	1.33	1.97	0.88	1.25
27	0.79	1.20	0.35	0.48	1.29	1.99	0.91	1.26
28	0.76	1.20	0.35	0.48	1.28	1.99	0.88	1.26
29	0.72	1.17	0.35	0.49	1.22	1.97	0.88	1.26
30	0.69	1.17	0.35	0.52	1.17	1.97	0.86	1.29
31	0.69	1.17	0.35	0.57	1.17	1.97	0.85	1.34

32	0.68	1.17	0.37	0.59	1.12	1.97	0.86	1.36
33	0.65	1.17	0.39	0.65	1.08	1.97	0.86	1.40
34	0.65	1.20	0.43	0.72	1.08	1.99	0.88	1.49
35	0.65	1.23	0.48	0.83	1.08	2.05	0.92	1.62
36	0.68	1.28	0.52	0.94	1.12	2.14	0.99	1.76
37	0.69	1.37	0.59	1.05	1.17	2.27	1.08	1.90
38	0.74	1.46	0.65	1.20	1.23	2.42	1.14	2.11
39	0.79	1.59	0.72	1.37	1.29	2.64	1.25	2.37
40	0.83	1.74	0.83	1.54	1.39	2.88	1.40	2.64
41	0.91	1.90	0.89	1.74	1.51	3.13	1.49	2.91
42	0.96	2.10	0.96	1.91	1.60	3.45	1.60	3.21
43	1.05	2.28	1.05	2.10	1.73	3.79	1.76	3.50
44	1.12	2.50	1.11	2.31	1.88	4.15	1.86	3.87
45	1.22	2.76	1.20	2.48	2.00	4.56	2.00	4.19
46	1.31	3.02	1.28	2.68	2.16	5.01	2.19	4.55
47	1.39	3.27	1.36	2.87	2.36	5.47	2.33	4.95
48	1.53	3.54	1.42	3.05	2.57	6.01	2.48	5.33
49	1.63	3.87	1.53	3.27	2.79	6.61	2.73	5.84
50	1.74	4.24	1.60	3.44	3.02	7.30	2.94	6.29
51	1.90	4.64	1.70	3.64	3.31	8.06	3.17	6.80
52	2.06	5.07	1.79	3.85	3.64	8.91	3.44	7.37
53	2.27	5.56	1.91	4.08	4.02	9.88	3.76	8.03
54	2.48	6.16	2.06	4.39	4.45	11.02	4.15	8.80
55	2.74	6.76	2.23	4.75	4.95	12.22	4.58	9.66
56	3.02	7.46	2.47	5.16	5.50	13.61	5.07	10.63
57	3.34	8.24	2.73	5.64	6.15	15.16	5.67	11.76
58	3.71	9.12	3.02	6.19	6.89	16.90	6.38	13.07
59	4.16	10.09	3.37	6.81	7.77	18.88	7.17	14.47
60	4.64	11.16	3.74	7.44	8.74	21.08	8.06	16.07
61	5.19	12.37	4.16	8.14	9.89	23.56	9.11	17.81
62	5.82	13.71	4.61	8.86	11.19	26.27	10.25	19.71
63	6.55	15.21	5.12	9.65	12.65	29.36	11.56	21.81
64	7.38	16.83	5.61	10.42	14.33	32.70	12.96	24.06
65	8.29	18.58	6.19	11.25	16.23	36.40	14.61	26.51

66*	9.34	20.53	6.83	12.13	9.34	20.53	6.83	12.13
67*	10.56	22.65	7.50	13.04	10.56	22.65	7.50	13.04
68*	12.00	25.20	8.24	14.05	12.00	25.20	8.24	14.05
69*	13.79	28.22	9.14	15.19	13.79	28.22	9.14	15.19
70*	15.90	31.73	10.09	16.43	15.90	31.73	10.09	16.43

* Death and Total and Permanent Disablement rates for ANB 66- 70 are Death only rates.

Example:

Male, aged 39 (40 next birthday), non smoker, white collar, with \$250,000 Death and TPD cover:

Cost of cover prior to 1 October 2021: $1.21 \times 250 = \$302.50$ per annum

Cost of cover after 1 October 2021: $1.39 \times 250 = \$347.50$ per annum

An Increase of \$45 per annum.

Salary Continuance Insurance

Rates effective 01/10/2021 to 30/09/2022

Rates are:

Nil Commission.

Nil Administration Fee.

Inclusive of stamp duty.

Based on premiums being paid monthly.

Annual benefit payments subject to yearly CPI indexation to a maximum of 5.0% across all benefit periods.

For white collar occupations. Premium loading will apply to occupations other than white collar.

PERSONAL DIVISION				
30 DAY WAITING PERIOD / 2 YEAR BENEFIT PERIOD				
WHITE COLLAR RATES				
Annual Premium Rates per \$1,000 annual Benefit				
Age next birthday (ANB)	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
16	4.21	5.59	6.93	9.23
17	4.21	5.59	6.93	9.23
18	4.21	5.59	6.93	9.23
19	4.21	5.59	6.93	9.23
20	4.21	5.59	6.93	9.22
21	4.21	5.58	6.93	9.22
22	4.25	5.66	6.98	9.29
23	4.30	5.72	7.04	9.35
24	4.35	5.78	7.09	9.43
25	4.39	5.86	7.15	9.51
26	4.53	6.03	7.15	9.52
27	4.52	5.99	7.27	9.68
28	4.50	5.98	7.43	9.88

PERSONAL DIVISION				
60 DAY WAITING PERIOD / 2 YEAR BENEFIT PERIOD				
WHITE COLLAR RATES				
Annual Premium Rates per \$1,000 annual Benefit				
Age next birthday (ANB)	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
16	2.77	3.70	4.33	5.76
17	2.77	3.70	4.33	5.76
18	2.77	3.70	4.33	5.76
19	2.77	3.70	4.33	5.75
20	2.77	3.70	4.31	5.75
21	2.77	3.68	4.31	5.75
22	2.80	3.73	4.35	5.78
23	2.84	3.76	4.38	5.82
24	2.85	3.81	4.42	5.87
25	2.88	3.84	4.45	5.92
26	2.96	3.93	4.52	5.99
27	2.96	3.93	4.53	6.03
28	2.94	3.93	4.59	6.10

29	4.52	5.99	7.63	10.14
30	4.53	6.03	7.86	10.45
31	4.58	6.07	8.14	10.83
32	4.62	6.15	8.46	11.26
33	4.70	6.26	8.83	11.76
34	4.79	6.38	9.26	12.31
35	4.90	6.52	9.72	12.93
36	5.04	6.70	10.23	13.61
37	5.21	6.92	10.80	14.36
38	5.39	7.17	11.42	15.18
39	5.61	7.46	12.08	16.07
40	5.86	7.80	12.81	17.04
41	6.15	8.17	13.61	18.09
42	6.47	8.60	14.45	19.23
43	6.83	9.09	15.39	20.48
44	7.24	9.63	16.41	21.82
45	7.69	10.23	17.51	23.28
46	8.20	10.91	18.71	24.87
47	8.78	11.68	20.00	26.60
48	9.43	12.54	21.39	28.45
49	10.16	13.51	22.90	30.45
50	10.97	14.59	24.52	32.61
51	11.90	15.81	26.27	34.95
52	12.91	17.17	28.17	37.46
53	14.04	18.66	30.22	40.20
54	15.29	20.33	32.44	43.15
55	16.66	22.16	34.84	46.35
56	18.20	24.21	37.45	49.81
57	19.93	26.51	40.25	53.53
58	21.85	29.06	43.29	57.56
59	24.01	31.93	46.55	61.92
60	26.41	35.12	50.10	66.63
61	29.08	38.68	53.95	71.76
62	32.05	42.64	58.16	77.34

29	2.94	3.93	4.67	6.23
30	2.96	3.93	4.79	6.38
31	2.96	3.94	4.96	6.60
32	2.99	3.98	5.15	6.84
33	3.02	4.01	5.38	7.15
34	3.05	4.07	5.66	7.52
35	3.11	4.15	5.96	7.94
36	3.19	4.25	6.33	8.41
37	3.30	4.39	6.72	8.94
38	3.42	4.56	7.17	9.54
39	3.59	4.78	7.66	10.19
40	3.78	5.02	8.20	10.91
41	4.01	5.33	8.80	11.70
42	4.28	5.70	9.45	12.57
43	4.59	6.12	10.17	13.53
44	4.95	6.58	10.97	14.59
45	5.36	7.13	11.83	15.73
46	5.82	7.75	12.77	17.00
47	6.36	8.46	13.81	18.35
48	6.98	9.28	14.92	19.85
49	7.67	10.20	16.12	21.44
50	8.44	11.23	17.43	23.18
51	9.31	12.39	18.83	25.04
52	10.28	13.67	20.34	27.06
53	11.34	15.07	21.97	29.23
54	12.50	16.63	23.75	31.58
55	13.78	18.34	25.64	34.10
56	15.19	20.20	27.68	36.81
57	16.75	22.28	29.86	39.73
58	18.46	24.56	32.21	42.82
59	20.36	27.08	34.70	46.17
60	22.44	29.83	37.40	49.73
61	24.69	32.84	40.28	53.58
62	27.17	36.12	43.39	57.71

63	35.37	47.03	62.73	83.43
64	37.35	49.68	64.61	85.94
65	26.01	34.60	40.74	54.20

Occupation Rating Factors

Occupation Classification		IP
Professional		0.90
White Collar		1.00
Blue Collar		1.50
Heavy Blue Skilled		2.25
Heavy Blue Unskilled		3.00

63	29.85	39.70	46.75	62.18
64	30.47	40.53	46.54	61.90
65	20.73	27.57	28.57	38.00

Occupation Rating Factors

Occupation Classification		IP
Professional		0.90
White Collar		1.00
Blue Collar		1.50
Heavy Blue Skilled		2.25
Heavy Blue Unskilled		3.00

PERSONAL DIVISION				
90 DAY WAITING PERIOD / 2 YEAR BENEFIT PERIOD				
WHITE COLLAR RATES				
Annual Premium Rates per \$1,000 annual Benefit				
Age next birthday (ANB)	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
16	2.06	2.74	3.02	4.02
17	2.06	2.74	3.02	4.02
18	2.06	2.74	3.02	4.02
19	2.06	2.74	3.02	4.02
20	2.06	2.74	3.02	4.01
21	2.06	2.74	3.02	4.01
22	2.08	2.77	3.04	4.04
23	2.10	2.79	3.05	4.07
24	2.11	2.82	3.08	4.10
25	2.13	2.84	3.11	4.13

PERSONAL DIVISION				
30 DAY WAITING PERIOD / TO AGE 65 BENEFIT PERIOD				
WHITE COLLAR RATES				
Annual Premium Rates per \$1,000 annual Benefit				
Age next birthday (ANB)	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
16	5.41	7.18	12.31	16.37
17	5.41	7.18	12.31	16.37
18	5.41	7.18	12.31	16.37
19	5.41	7.18	12.30	16.37
20	5.41	7.18	12.30	16.37
21	5.39	7.18	12.30	16.35
22	5.56	7.40	12.64	16.81
23	5.73	7.61	12.99	17.27
24	5.90	7.86	13.42	17.84
25	6.10	8.12	13.90	18.49

26	2.16	2.88	3.19	4.24
27	2.17	2.90	3.16	4.21
28	2.17	2.90	3.17	4.22
29	2.17	2.88	3.21	4.27
30	2.17	2.88	3.27	4.35
31	2.16	2.88	3.36	4.47
32	2.16	2.88	3.50	4.65
33	2.17	2.88	3.65	4.87
34	2.19	2.91	3.87	5.13
35	2.22	2.96	4.10	5.46
36	2.28	3.02	4.38	5.82
37	2.34	3.13	4.70	6.24
38	2.45	3.25	5.05	6.72
39	2.57	3.44	5.46	7.26
40	2.74	3.65	5.90	7.86
41	2.94	3.93	6.41	8.52
42	3.19	4.24	6.97	9.26
43	3.48	4.62	7.58	10.08
44	3.81	5.07	8.26	10.99
45	4.19	5.58	9.01	11.99
46	4.64	6.18	9.83	13.08
47	5.16	6.87	10.73	14.27
48	5.75	7.66	11.70	15.56
49	6.43	8.55	12.76	16.97
50	7.18	9.55	13.90	18.49
51	8.03	10.68	15.13	20.13
52	8.97	11.93	16.46	21.90
53	9.99	13.28	17.89	23.79
54	11.11	14.78	19.43	25.84
55	12.34	16.43	21.08	28.03
56	13.70	18.21	22.84	30.37
57	15.16	20.17	24.72	32.88
58	16.78	22.31	26.72	35.54
59	18.54	24.66	28.85	38.37

26	6.43	8.54	14.30	19.03
27	6.53	8.69	14.93	19.86
28	6.66	8.86	15.69	20.85
29	6.84	9.11	16.53	21.99
30	7.07	9.40	17.51	23.28
31	7.32	9.74	18.60	24.73
32	7.61	10.12	19.83	26.37
33	7.94	10.56	21.19	28.18
34	8.29	11.03	22.71	30.20
35	8.71	11.59	24.50	32.59
36	9.17	12.20	26.63	35.41
37	9.69	12.90	28.94	38.49
38	10.32	13.73	31.47	41.85
39	11.06	14.73	34.21	45.51
40	11.91	15.84	37.20	49.48
41	12.84	17.07	40.42	53.77
42	13.87	18.45	43.90	58.39
43	15.02	19.97	47.63	63.35
44	16.29	21.67	51.62	68.65
45	17.69	23.52	55.86	74.29
46	19.23	25.58	60.33	80.26
47	20.93	27.83	65.05	86.51
48	22.79	30.31	69.96	93.05
49	24.83	33.01	75.05	99.81
50	27.01	35.94	80.26	106.75
51	29.39	39.08	85.57	113.80
52	31.90	42.44	90.90	120.89
53	34.56	45.97	96.19	127.92
54	37.35	49.68	101.34	134.79
55	40.24	53.52	106.27	141.34
56	43.19	57.45	110.84	147.43
57	46.18	61.42	114.94	152.87
58	49.14	65.37	118.40	157.47
59	52.02	69.19	121.06	161.02

60	20.45	27.20	31.11	41.38
61	22.51	29.94	33.53	44.60
62	24.72	32.88	36.11	48.03
63	27.11	36.04	38.86	51.70
64	26.97	35.87	37.52	49.91
65	18.00	23.93	22.42	29.83

Occupation Rating Factors

Occupation Classification		IP
Professional		0.90
White Collar		1.00
Blue Collar		1.50
Heavy Blue Skilled		2.25
Heavy Blue Unskilled		3.00

60	54.71	72.77	122.71	163.21
61	53.86	71.63	115.78	153.98
62	51.55	68.56	105.87	140.80
63	47.23	62.81	92.12	122.51
64	39.94	53.13	73.09	97.22
65	27.83	37.01	46.09	61.32

Occupation Rating Factors

Occupation Classification		IP
Professional		0.90
White Collar		1.00
Blue Collar		1.50
Heavy Blue Skilled		2.25
Heavy Blue Unskilled		3.00

PERSONAL DIVISION				
60 DAY WAITING PERIOD / TO AGE 65 BENEFIT PERIOD				
WHITE COLLAR RATES				
Annual Premium Rates per \$1,000 annual Benefit				
Age next birthday (ANB)	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
16	3.82	5.07	8.32	11.06
17	3.82	5.07	8.32	11.06
18	3.82	5.07	8.32	11.06
19	3.82	5.07	8.32	11.06
20	3.81	5.07	8.32	11.06
21	3.81	5.07	8.31	11.05
22	3.93	5.22	8.55	11.37

PERSONAL DIVISION				
90 DAY WAITING PERIOD / TO AGE 65 BENEFIT PERIOD				
WHITE COLLAR RATES				
Annual Premium Rates per \$1,000 annual Benefit				
Age next birthday (ANB)	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
16	3.02	4.02	6.33	8.43
17	3.02	4.02	6.33	8.43
18	3.02	4.02	6.33	8.43
19	3.02	4.02	6.33	8.43
20	3.02	4.02	6.33	8.41
21	3.02	4.02	6.33	8.41
22	3.11	4.15	6.52	8.66

23	4.05	5.39	8.80	11.71
24	4.19	5.56	9.11	12.11
25	4.33	5.76	9.45	12.57
26	4.53	6.03	9.86	13.11
27	4.64	6.18	10.19	13.56
28	4.75	6.32	10.60	14.10
29	4.88	6.50	11.11	14.78
30	5.04	6.70	11.70	15.56
31	5.21	6.92	12.41	16.49
32	5.39	7.17	13.21	17.57
33	5.59	7.43	14.13	18.80
34	5.82	7.75	15.18	20.20
35	6.09	8.11	16.47	21.90
36	6.41	8.52	18.01	23.95
37	6.78	9.01	19.72	26.23
38	7.24	9.63	21.62	28.76
39	7.81	10.40	23.72	31.54
40	8.49	11.30	26.03	34.61
41	9.26	12.33	28.55	37.99
42	10.16	13.51	31.31	41.65
43	11.19	14.87	34.30	45.63
44	12.34	16.43	37.54	49.93
45	13.67	18.18	40.99	54.52
46	15.16	20.17	44.67	59.42
47	16.84	22.41	48.57	64.60
48	18.71	24.87	52.64	70.01
49	20.76	27.61	56.86	75.62
50	23.01	30.59	61.19	81.38
51	25.41	33.79	65.58	87.24
52	27.98	37.22	69.99	93.09
53	30.68	40.81	74.34	98.86
54	33.47	44.52	78.53	104.45
55	36.31	48.29	82.49	109.70
56	39.16	52.09	86.10	114.51

23	3.22	4.28	6.72	8.92
24	3.33	4.42	6.97	9.26
25	3.44	4.58	7.24	9.62
26	3.58	4.76	7.64	10.17
27	3.70	4.92	7.83	10.42
28	3.81	5.05	8.07	10.74
29	3.91	5.21	8.40	11.17
30	4.04	5.36	8.81	11.73
31	4.15	5.52	9.31	12.39
32	4.28	5.69	9.91	13.19
33	4.42	5.89	10.62	14.13
34	4.59	6.10	11.45	15.23
35	4.79	6.36	12.48	16.60
36	5.02	6.69	13.73	18.26
37	5.32	7.07	15.15	20.14
38	5.70	7.58	16.74	22.27
39	6.19	8.24	18.52	24.63
40	6.78	9.01	20.50	27.26
41	7.49	9.95	22.68	30.17
42	8.31	11.05	25.09	33.38
43	9.26	12.33	27.72	36.88
44	10.39	13.81	30.59	40.68
45	11.67	15.52	33.67	44.78
46	13.14	17.47	36.95	49.16
47	14.81	19.69	40.45	53.80
48	16.67	22.17	44.12	58.67
49	18.74	24.92	47.93	63.74
50	21.00	27.92	51.82	68.93
51	23.44	31.17	55.78	74.20
52	26.03	34.63	59.74	79.45
53	28.74	38.23	63.63	84.63
54	31.53	41.95	67.37	89.61
55	34.35	45.69	70.87	94.25
56	37.15	49.42	74.01	98.44

57	41.96	55.80	89.25	118.70
58	44.64	59.37	91.81	122.11
59	47.12	62.69	93.65	124.54
60	49.30	65.57	94.57	125.78
61	48.33	64.28	89.02	118.40
62	45.98	61.15	81.12	107.87
63	41.75	55.52	70.18	93.32
64	34.89	46.40	55.14	73.32
65	23.73	31.58	33.86	45.03

Occupation Rating Factors

Occupation Classification		IP
Professional		0.90
White Collar		1.00
Blue Collar		1.50
Heavy Blue Skilled		2.25
Heavy Blue Unskilled		3.00

57	39.87	53.01	76.73	102.05
58	42.39	56.39	78.85	104.87
59	44.69	59.44	80.29	106.78
60	46.60	61.98	80.86	107.55
61	45.55	60.58	75.94	101.01
62	43.13	57.37	68.94	91.70
63	38.89	51.73	59.31	78.88
64	32.21	42.84	46.14	61.36
65	21.50	28.59	27.57	36.68

Occupation Rating Factors

Occupation Classification		IP
Professional		0.90
White Collar		1.00
Blue Collar		1.50
Heavy Blue Skilled		2.25
Heavy Blue Unskilled		3.00

Example:

For Salary Continuance cover, with a 90 day waiting period and a 2 year benefit period

Male, aged 39 (40 next birthday), non smoker, white collar, with salary of \$80,000. Insurance benefit of \$60,000 (calculated at 75% of annual salary):

Cost of cover prior to 1 October 2021: $2.38 \times 60 = \$142.80$ per annum

Cost of cover after 1 October 2021: $2.74 \times 60 = \$164.40$ per annum

An Increase of \$21.60 per annum.