

# Suncorp Brighter Super<sup>®</sup>

**Insurance premium rates guide**  
(for former members of Connelly Temple)

Issued 3 December 2016

**Your guide to a brighter future.**

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## About this guide

This guide is for the former members of:

- Connelly Temple Super Savings Plan
- Connelly Temple Superannuation Plan
- Connelly Temple SMT Superannuation
- Connelly Temple Employer Plan
- Partnership Superannuation Plan

This guide contains base insurance premium rates and should only be used as an indication of the cost of insurance within Suncorp Brighter Super.

The insurance fees you pay may vary depending on your particular circumstances and medical conditions. Please see your Suncorp Brighter Super Product Disclosure Statement (PDS) if you'd like more information on other factors that may affect insurance fees.

Insurance premiums (referred to as insurance fees) are the total amount payable to the insurer for any level of cover you may have included in your Suncorp Brighter Super account. Other fees or charges may be payable. Please refer to the examples in this guide to calculate your insurance fees, or refer to your online account.

### Issuer

Suncorp Portfolio Services Limited (Trustee) (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) is the issuer of this guide and takes responsibility for its contents. Suncorp Brighter Super® is part of the Suncorp Master Trust (SMT). The Trustee is the trustee of the SMT. Insurance cover offered through this product is provided by Suncorp Life & Superannuation Limited (SLSL) (ABN 87 073 979 530, AFSL 229880) in a policy issued to the Trustee.

The information contained in this guide is factual and any advice is general advice only and does not take into consideration your personal objectives, financial situation or needs. Before deciding to open an account, continuing to hold an interest or take out insurance cover, you should consider how the information contained in the Suncorp Brighter Super for Business or the Suncorp Brighter Super Personal and Pension Product Disclosure Statement (PDS) and Product Guide relates to your own situation. We recommend that you speak to a financial adviser who will be able to help you with your investment and insurance decisions.

The information was prepared on 26 October 2016. We may change or update the information from time to time.

You can get a copy of the PDS and Product Guide from our website at [suncorp.com.au/super](http://suncorp.com.au/super) or for a free printed copy, give us a call on 13 11 55.

## Examples of how to calculate insurance fees

To calculate insurance fees you'll need to use the following details:

- The member's age
- The member's gender
- The sum insured
- The type of cover (eg Life cover only, Life and TPD and/or Income Protection)
- For Income Protection, the benefit period and waiting period
- For insurance priced on individual rates, whether or not the member smokes.

You'll also need to know the member's occupation rating. See **occupation categories** on page 7 for more information on this.

**The annual insurance fee for all other cover (including a fixed benefit amount and salary based cover), can be calculated as:**

$$\text{Base annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table})}{1000}$$

$$\text{Annual insurance fee} = (\text{base annual insurance fee}) \times (\text{occupation loading \%})$$

The rate tables in this guide exclude commission and GST. But if you joined before 1 July 2014 and want to calculate your insurance fees inclusive of commission, use the examples below.

**For members who wish to calculate insurance fees inclusive of commission, divide the insurance rate from the table by 0.835 (for default 16.5% commission):**

$$\text{Base annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table} / 0.835)}{1000}$$

$$\text{Annual insurance fee} = (\text{base annual insurance fee}) \times (\text{occupation loading \%})$$

## Examples of how to calculate insurance fees (cont.)

### Suncorp Brighter Super personal members

All rates are charged at individual rates.

#### EXAMPLE 1

Samantha is 30 years old and works as a lawyer and earns \$100,000 pa. Samantha would like to insure herself for \$500,000 Life and TPD and \$6,000 of Income Protection cover per month based on a 60 day waiting period and a two-year benefit period. This example assumes Samantha will be accepted on standard terms (ie with no exclusions) and she doesn't smoke or undertake any hazardous pursuits.

Using the formula on page 3, the cost of her insurance would be:

Life & TPD cover, base  $\$500,000 \times (0.2422 + 0.1169) / 1,000 = \$179.55$

Life & TPD cover, occupation loading  $\$179.55 \times 0\% = \$0$

**Total annual cost of Life and TPD cover of \$500,000**  $\$179.55 + 0 = \mathbf{\$179.55}$

Income Protection, base  $\$72,000 \times 3.0895 / 1,000 = \$222.44$

Income Protection, occupation loading  $\$222.44 \times 0\% = \$0$

**Total annual cost of Income Protection cover of \$72,000 pa**  $\$222.44 + 0 = \mathbf{\$222.44}$

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**Total cost of all cover per month**  $(\$179.55 + \$222.44) / 12 = \mathbf{\$33.50}$

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Samantha lives. Please see **Stamp duty** on page 20 for more information.

## Examples of how to calculate insurance fees (cont.)

### Suncorp Brighter Super business members

Your insurance cover type and sum insured is generally determined by the employer who set up your account.

Commission may be payable to the Plan's adviser depending on the date you joined the Suncorp Master Trust and the investment choices (if any) that you have made:

- If you joined on or after 1 July 2014, by law, no commission is payable
- If you joined before 1 July 2014, commission may be payable on your insurance fees if you have money invested in investment options other than the Suncorp Lifestage Fund. (Check your online account to see if this applies to you.)

Your premium rate may be subject to the product's default rate of 16.5% commission (excluding GST). These fees are negotiated with your financial adviser at the time you joined the Suncorp Master Trust.

### Trustee Minimum Cover

If your employer hasn't chosen an insurance design for you (and if you are eligible) you will automatically receive what we call 'Trustee Minimum Cover' or TMC. Trustee Minimum Cover is simply a default insurance benefit for Life and TPD which we are required to provide by law for eligible members to make sure they have a minimum level of insurance cover.

### What rates are charged?

Different premium rates are charged depending on the type of cover you have and how it was selected:

Insurance fees for	What rates are charged?
Employer selected cover (including above the AAL)	Group rates
Trustee Minimum Cover while you're still working with your employer who set up your Suncorp Brighter Super account	Group rates
Higher benefit amount than what your employer has selected	Group rates
Different type of cover than what your employer has selected	Individual rates
Income Protection with a longer benefit period or shorter waiting period than your employer has selected	Individual rates
Cover for family account members	Individual rates
When you leave your employer*	Individual rates

\* Insurance fees are recalculated on individual rates, including individual occupation loadings. All other insurance fee loadings applying to the member when they were with their employer will continue, unless advised otherwise.

## Examples of how to calculate insurance fees (cont.)

### EXAMPLE 2

Samantha is 30 years old and works as a lawyer and earns \$100,000 pa. Her employer's plan provides Life and TPD cover of three times salary and Samantha's benefit of \$300,000 is below the plan's AAL. Samantha would like to insure herself for an additional \$200,000 Life and TPD cover and \$6,000 per month of Income Protection cover based on a 60 day waiting period and two-year benefit period. Samantha applies and is accepted for this additional cover.

This assumes Samantha will be accepted on standard terms (ie with no exclusions) and she doesn't undertake any hazardous pursuits.

The cost of her insurance fee would be:

Using the formula on page 3, the additional benefit of \$200,000 is priced on group rates because it is an increase to the benefit amount the employer has selected:

Life & TPD cover, base	$\$300,000 \times (0.4509 + 0.1837) / 1,000 = \$190.38$
Life & TPD cover, occupation loading	$\$190.38 \times -10\% = -\$19.04$
<b>Total annual cost of Life and TPD cover of 3 x salary</b>	<b>\$171.34</b>

Additional benefit of \$200,000 is priced on group rates because it is an increase to the benefit amount the employer has selected:

<b>Total annual cost of Life and TPD cover of \$200,000</b>	$\$126.92 - \$12.69 = \$114.23$
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Income Protection cover of \$6,000 per month (\$72,000 pa) is priced on individual rates because Income Protection is a different type of cover from what Samantha's employer has selected:

Income Protection, base	$\$72,000 \times 3.0895 / 1,000 = \$222.44$
Income Protection, occupation loading	$\$222.44 \times -0\% = \$0$

<b>Total annual cost of Income Protection cover of \$72,000 pa</b>	<b>\$222.44</b>
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<b>Total cost of all cover per month</b>	$(\$171.34 + \$114.23 + \$222.44) / 12 = \$42.33$
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If Samantha joined the fund before 1 July 2014 and was not invested in the Suncorp Lifestage Fund, her insurance fees may include commission. If 16.5% applies then her insurance fee would be \$50.69 ( $\$50.69 \times 0.835 = \$42.33$ ).

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Samantha lives. Please see **Stamp duty** on page 20 for more information.

### EXAMPLE 3

If Samantha left her employer at the same age, remained in the same occupation and retained insurance arrangements with Suncorp Brighter Super, her insurance fee would be recalculated.

Upon leaving her employer, Samantha has notified us that she doesn't smoke. Using the formula on page 3, the fixed benefit of \$500,000 for Life and TPD is priced on individual rates:

<b>Total annual cost of Life and TPD cover of \$500,000</b>	<b>\$179.55</b>
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Income Protection cover of \$72,000 pa

<b>Total cost of Income Protection cover of \$72,000 pa</b>	<b>\$222.44</b>
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<b>Total cost per month</b>	$(\$162.85 + \$222.44) / 12 = \$33.50$
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If Samantha joined the fund before 1 July 2014 and was not invested in the Suncorp Lifestage Fund, her insurance fees may include commission. Her overall premium inclusive of 16.5% commission would instead be \$40.12 ( $\$40.12 \times 0.835 = \$33.50$ ).

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Samantha lives. Please see **Stamp duty** on page 20 for more information.

# Occupation categories

The level of insurance fee payable depends on the occupation of the insured person, according to one of the following pre-defined occupation categories and other factors.

## 1. Professional

University qualified white collar professionals using their qualification (for which membership of a professional or government body is necessary as a requisite for practising in the occupation, eg lawyer, accountant etc). It also includes persons working in a strictly clerical and business environment where the work is of a sedentary nature, who've held the position in a well established business or organisation for at least two years and their net earned income exceeds \$100,000 pa. It doesn't include persons who perform manual work, supervise manual workers or need to get out and about on a regular basis (these are generally customer facing occupations requiring regular direct customer contact).

## 2. White Collar

Workers where the work is of wholly a sedentary nature, in an office environment and does not involve manual work or supervision of manual workers. It also includes some indoor occupations which require tertiary qualifications and involve light physical work, eg osteopath, acupuncturist.

## 3. Light Blue/Grey

Includes most occupations which don't involve manual work and aren't included in Professional or White Collar categories (1 and 2). This includes people who aren't limited to an office environment involving purely desk type duties, but whose duties involve the need to get out and about on a regular basis where these activities are integral to the performance of the occupation. These are generally 'customer-facing occupations', eg salespersons, some shopkeepers, field surveyor.

## 4. Skilled Blue Collar

Includes occupations involving light manual work performed by skilled craftspeople or tradespeople in non-hazardous industries. It also includes those involved mainly in the supervision of manual workers which may involve them in some manual work. People who qualify under this category will normally have technical qualifications and may require licensing, eg qualified mechanic, auto electrician.

Unskilled or semi-skilled workers involved even in light manual work aren't included in this occupation category.

## 5. Heavy Blue Collar

Includes occupations involved in heavy manual work performed by semi-skilled or unskilled workers. It also includes light manual work performed by semi-skilled workers.

## 6. Hazardous

Workers involved in hazardous or very heavy manual work and/or who present special underwriting difficulties, eg underground miner, offshore worker. Suncorp Brighter Super doesn't offer cover to members with hazardous occupations as a matter of course.

# Individual rates - Life cover only

## Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Life cover individual insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Life only
1 Professional	0%
2 White Collar	4%
3 Light Blue/Grey	16%
4 Skilled Blue Collar	27%
5 Heavy Blue Collar	37%

## Annual insurance rates for Life cover only per \$1,000 of cover for Professional (category 1)

The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	Life only			
	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
15	0.9185	0.9185	0.3507	0.3507
16	0.9185	0.9185	0.3507	0.3507
17	0.9185	0.9185	0.3507	0.3507
18	0.9185	0.9185	0.3507	0.3507
19	0.8768	0.8768	0.3257	0.3257
20	0.7933	0.9436	0.3006	0.3591
21	0.7265	0.9603	0.2672	0.3591
22	0.6597	0.9436	0.2505	0.3591
23	0.6179	0.9352	0.2255	0.3424
24	0.5678	0.9102	0.2171	0.3340
25	0.5344	0.8851	0.2004	0.3340
26	0.5094	0.8768	0.1921	0.3340
27	0.4927	0.8768	0.2088	0.3674
28	0.4927	0.8935	0.2171	0.3925
29	0.4843	0.9102	0.2171	0.4175
30	0.4843	0.9686	0.2422	0.4760
31	0.4927	0.9937	0.2589	0.5261
32	0.5177	1.0438	0.2923	0.5845
33	0.5344	1.0939	0.3173	0.6513
34	0.5595	1.1774	0.3591	0.7515
35	0.5678	1.2108	0.3925	0.8350
36	0.5929	1.2692	0.4259	0.9185
37	0.6179	1.3527	0.4593	0.9937
38	0.6513	1.4362	0.4927	1.0855
39	0.6931	1.5281	0.5261	1.1690



## Individual rates - Life cover only (cont.)

Current Age	Life only			
	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
40	0.7682	1.6951	0.5929	1.3110
41	0.8434	1.8537	0.6513	1.4362
42	0.9352	2.0541	0.6931	1.5281
43	1.0438	2.2796	0.7348	1.6116
44	1.1607	2.5301	0.7766	1.6951
45	1.2943	2.7973	0.8350	1.8120
46	1.4362	3.0895	0.8851	1.9205
47	1.5949	3.4068	0.9853	2.1042
48	1.7786	3.7659	1.0772	2.2879
49	1.9790	4.1500	1.2024	2.5301
50	2.1543	4.4756	1.2943	2.6887
51	2.3464	4.8263	1.3861	2.8390
52	2.5468	5.1687	1.4613	2.9643
53	2.7806	5.5528	1.5281	3.0645
54	3.0227	5.9536	1.5949	3.1480
55	3.3484	6.5047	1.7535	3.4068
56	3.7325	7.1476	1.8955	3.6323
57	4.1917	7.8908	2.0541	3.8828
58	4.7178	8.7258	2.2378	4.1333
59	5.3023	9.6276	2.4132	4.3838
60	5.9536	10.6296	2.6303	4.6927
61	6.6717	11.6900	2.8975	5.0768
62	7.4566	12.8173	3.2231	5.5361
63	8.3166	14.0030	3.6156	6.0955
64	9.2685	15.2805	4.0414	6.6633
65	10.2789	16.9338	4.5257	7.4566
66	11.3727	18.7374	5.0852	8.3751
67	12.5417	20.6663	5.7532	9.4940
68	13.8443	22.8206	6.5548	10.7966
69	15.2722	25.1669	7.4315	12.2578

There may be minor variations in the insurance rates shown to those charged to you in Connelly Temple (refer to page 2), due to rounding considerations. These rates do not include stamp duty.

# Individual rates – Life and TPD cover

## Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Life and Total and Permanent Disablement (TPD) individual insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Life & TPD
1 Professional	0%
2 White Collar	6%
3 Light Blue/Grey	43%
4 Skilled Blue Collar	87%
5 Heavy Blue Collar	200%

## Annual insurance rates for Life and TPD per \$1,000 of cover for Professional (category 1)

The section **Examples of how to calculate insurance fees** explains how to use these rates. TPD cover can only be taken out with Life cover and cannot exceed the Life cover sum insured.

Current Age	Life				TPD			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	0.7139	1.0596	0.3457	0.3457	0.0793	0.1177	0.0384	0.0384
16	0.7139	1.0596	0.3457	0.3457	0.0793	0.1177	0.0384	0.0384
17	0.7139	1.0596	0.3457	0.3457	0.0793	0.1177	0.0384	0.0384
18	0.7214	1.0671	0.3457	0.3457	0.0802	0.1186	0.0384	0.0384
19	0.6764	1.0070	0.3307	0.3307	0.0752	0.1119	0.0367	0.0367
20	0.6538	0.9694	0.3231	0.3231	0.0726	0.1077	0.0359	0.0359
21	0.6162	0.9469	0.3006	0.3081	0.0685	0.1052	0.0334	0.0342
22	0.5862	0.9469	0.2856	0.3156	0.0651	0.1052	0.0317	0.0351
23	0.5486	0.9394	0.2705	0.3081	0.0610	0.1044	0.0301	0.0342
24	0.5185	0.9243	0.2630	0.3081	0.0576	0.1027	0.0292	0.0342
25	0.4960	0.9018	0.2255	0.2781	0.0551	0.1002	0.0251	0.0309
26	0.4810	0.8943	0.2330	0.3006	0.0534	0.0994	0.0259	0.0334
27	0.4810	0.9319	0.2630	0.3382	0.0534	0.1035	0.0292	0.0376
28	0.4885	0.9544	0.2630	0.3457	0.0543	0.1060	0.0292	0.0384
29	0.4885	0.9845	0.2931	0.3983	0.0543	0.1094	0.0326	0.0443
30	0.4843	0.9686	0.2422	0.4760	0.0752	0.1921	0.1169	0.0167
31	0.4927	0.9937	0.2589	0.5261	0.0835	0.2004	0.1253	0.0167
32	0.5177	1.0438	0.2923	0.5845	0.1002	0.2338	0.1587	0.0501
33	0.5344	1.0939	0.3173	0.6513	0.1253	0.2839	0.1921	0.0668
34	0.5595	1.1774	0.3591	0.7515	0.1503	0.3090	0.2255	0.0752
35	0.5678	1.2108	0.3925	0.8350	0.1670	0.3424	0.2589	0.0919
36	0.5929	1.2692	0.4259	0.9185	0.1921	0.3925	0.3006	0.1336
37	0.6179	1.3527	0.4593	0.9937	0.2171	0.4259	0.3591	0.1837
38	0.6513	1.4362	0.4927	1.0855	0.2505	0.5094	0.4259	0.2422

## Individual rates – Life and TPD cover (cont.)

Current Age	Life				TPD			
	Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
39	0.6931	1.5281	0.5261	1.1690	0.2672	0.5678	0.4676	0.2923
40	0.7682	1.6951	0.5929	1.3110	0.3257	0.6847	0.5595	0.3841
41	0.8434	1.8537	0.6513	1.4362	0.3925	0.8267	0.6597	0.4927
42	0.9352	2.0541	0.6931	1.5281	0.4676	1.0020	0.7599	0.6012
43	1.0438	2.2796	0.7348	1.6116	0.5762	1.2525	0.8517	0.7265
44	1.1607	2.5301	0.7766	1.6951	0.6847	1.4863	0.9603	0.8601
45	1.2943	2.7973	0.8350	1.8120	0.8100	1.7869	1.0939	1.0187
46	1.4362	3.0895	0.8851	1.9205	0.9519	2.1376	1.2609	1.2442
47	1.5949	3.4068	0.9853	2.1042	1.1356	2.5885	1.4529	1.5030
48	1.7786	3.7659	1.0772	2.2879	1.3360	3.0812	1.7201	1.8704
49	1.9790	4.1500	1.2024	2.5301	1.5782	3.5905	2.0374	2.2211
50	2.1543	4.4756	1.2943	2.6887	1.8370	4.0915	2.3380	2.5802
51	2.3464	4.8263	1.3861	2.8390	2.1209	4.6510	2.6637	2.9559
52	2.5468	5.1687	1.4613	2.9643	2.4466	5.2856	3.0060	3.3484
53	2.7806	5.5528	1.5281	3.0645	2.7973	5.9870	3.3818	3.7909
54	3.0227	5.9536	1.5949	3.1480	3.2148	6.7886	3.7993	4.2836
55	3.3484	6.5047	1.7535	3.4068	3.6657	7.6653	4.2502	4.7846
56	3.7325	7.1476	1.8955	3.6323	4.2001	8.7425	4.7178	5.3023
57	4.1917	7.8908	2.0541	3.8828	4.8180	9.9616	5.2355	5.8617
58	4.7178	8.7258	2.2378	4.1333	5.5611	11.4395	5.7532	6.4546
59	5.3023	9.6276	2.4132	4.3838	6.4045	13.1179	6.3460	7.1059
60	5.9536	10.6296	2.6303	4.6927	7.3564	14.9883	7.0391	7.8574
61	6.6717	11.6900	2.8975	5.0768	8.4252	17.0841	7.8991	8.8009
62	7.4566	12.8173	3.2231	5.5361	9.6109	19.3971	8.9429	9.9616
63	8.3166	14.0030	3.6156	6.0955	10.9218	21.9856	10.1954	11.3226
64	9.2685	15.2805	4.0414	6.6633	4.3253	11.6065	4.6009	4.8681
65	10.2789	16.9338	4.5257	7.4566	N/A	N/A	N/A	N/A
66	11.3727	18.7374	5.0852	8.3751	N/A	N/A	N/A	N/A
67	12.5417	20.6663	5.7532	9.4940	N/A	N/A	N/A	N/A
68	13.8443	22.8206	6.5548	10.7966	N/A	N/A	N/A	N/A
69	15.2722	25.1669	7.4315	12.2578	N/A	N/A	N/A	N/A

There may be minor variations in the insurance rates shown to those charged to you in Connelly Temple (refer to page 2), due to rounding considerations.

TPD only cover is not available in Connelly Temple. TPD cover is not available for members age 65 and over.

# Group rates – Life and TPD cover

## Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Life and TPD group insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Life & TPD
1 Professional	-10%
2 White Collar	5%
3 Light Blue/Grey	40%
4 Skilled Blue Collar	90%
5 Heavy Blue Collar	200%

## Annual insurance rates for Life and TPD per \$1,000 of cover

The section **Examples of how to calculate insurance fees** explains how to use these rates. TPD cover can only be taken out with Life cover and cannot exceed the Life cover sum insured.

Current Age	Life	TPD
15	0.5428	0.1086
16	0.5428	0.1086
17	0.6430	0.1503
18	0.7265	0.1670
19	0.7265	0.1670
20	0.6931	0.1587
21	0.6430	0.1754
22	0.6096	0.1754
23	0.5762	0.1587
24	0.5428	0.1587
25	0.5094	0.1420
26	0.4676	0.1670
27	0.4593	0.1587
28	0.4509	0.1670
29	0.4509	0.1837
30	0.4509	0.1837
31	0.4509	0.1921
32	0.4593	0.2088
33	0.4676	0.2422
34	0.4927	0.2672
35	0.5177	0.3006
36	0.5261	0.3257
37	0.5511	0.3674
38	0.5845	0.4175
39	0.6346	0.4760
40	0.6764	0.5428
41	0.7348	0.6179
42	0.7849	0.7181

Current Age	Life	TPD
43	0.8601	0.8183
44	0.9436	0.9436
45	1.0187	1.0855
46	1.1106	1.2358
47	1.2024	1.4195
48	1.3193	1.6283
49	1.4362	1.8621
50	1.5615	2.1209
51	1.7034	2.3965
52	1.8454	2.7388
53	1.9957	3.0812
54	2.1710	3.4820
55	2.3547	3.9162
56	2.5969	4.4339
57	2.8724	5.0518
58	3.2064	5.7615
59	3.5822	6.6049
60	4.0080	7.5568
61	4.4756	7.1309
62	4.9933	6.3878
63	5.5361	5.2939
64	6.1456	3.7408
65	6.8053	N/A
66	7.5317	N/A
67	8.3333	N/A
68	9.2101	N/A
69	10.1536	N/A

TPD cover is not available for members aged 65 and over.

# Individual rates – Income Protection

## Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Income Protection individual insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Benefit period
	Two-year
1 Professional	0%
2 White Collar	30%
3 Light Blue/Grey	100%
4 Skilled Blue Collar	150%
5 Heavy Blue Collar <sup>^</sup>	170%

<sup>^</sup> Income Protection with a benefit period to age 65 is not available for members in Heavy Blue Collar occupations.

## Income Protection – two year benefit period

Rates shown are for annual insurance fees per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-day waiting period				60-day waiting period				90-day waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	2.9225	3.5321	4.3754	5.3023	1.9456	2.3547	2.9142	3.5321	1.7953	1.8788	2.6052	2.7889
16	2.9225	3.5321	4.3754	5.3023	1.9456	2.3547	2.9142	3.5321	1.7953	1.8788	2.6052	2.7889
17	2.9225	3.5321	4.3754	5.3023	1.9456	2.3547	2.9142	3.5321	1.7953	1.8788	2.6052	2.7889
18	2.9225	3.5321	4.3754	5.3023	1.9456	2.3547	2.9142	3.5321	1.7953	1.8788	2.6052	2.7889
19	2.9225	3.5321	4.3754	5.3023	1.9456	2.3547	2.9142	3.5321	1.7953	1.8788	2.6052	2.7889
20	2.9726	3.5989	4.4422	5.3774	1.9790	2.3965	2.9643	3.5822	1.7953	1.8788	2.6052	2.7889
21	2.9977	3.6323	4.4923	5.4442	1.9957	2.4215	2.9977	3.6323	1.7953	1.8788	2.6052	2.7889
22	3.0478	3.6907	4.5758	5.5361	2.0291	2.4549	3.0478	3.6907	1.7953	1.8788	2.6052	2.7889
23	3.0979	3.7492	4.6426	5.6196	2.0625	2.5050	3.0895	3.7408	1.7953	1.8788	2.6887	2.8724
24	3.1229	3.7826	4.6927	5.6780	2.0875	2.5217	3.1229	3.7826	1.7953	1.8788	2.6052	2.8724
25	3.0478	3.6907	4.5758	5.5361	2.0291	2.4549	3.0478	3.6907	1.7118	1.8788	2.6052	2.7889
26	2.9977	3.6323	4.4923	5.4442	1.9957	2.4215	2.9977	3.6323	1.7118	1.8788	2.5134	2.7889
27	2.9810	3.6072	4.4673	5.4108	1.9873	2.4048	2.9810	3.6072	1.6116	1.7953	2.4215	2.6887
28	2.9977	3.6323	4.4923	5.4442	1.9957	2.4215	2.9977	3.6323	1.6116	1.7953	2.4215	2.6887
29	3.0394	3.6740	4.5424	5.5027	2.0207	2.4466	3.0311	3.6657	1.6116	1.7953	2.4215	2.6887
30	3.0979	3.7492	4.6426	5.6196	2.0625	2.5050	3.0895	3.7408	1.6116	1.7953	2.4215	2.6887
31	3.1897	3.8661	4.7929	5.8033	2.1293	2.5802	3.1981	3.8661	1.6116	1.7953	2.4215	2.6887
32	3.2983	3.9913	4.9349	5.9786	2.1961	2.6637	3.2899	3.9830	1.6116	1.7953	2.4215	2.6887
33	3.4402	4.1667	5.1603	6.2458	2.2963	2.7806	3.4402	4.1667	1.6116	1.8788	2.4215	2.7889
34	3.5989	4.3504	5.3941	6.5297	2.3965	2.9058	3.5989	4.3504	1.6116	1.8788	2.4215	2.7889
35	3.7826	4.5758	5.6697	6.8637	2.5217	3.0478	3.7742	4.5758	1.6116	1.9790	2.5134	2.8724

## Individual rates – Income Protection (cont.)

Current Age	30-day waiting period				60-day waiting period				90-day waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
36	3.9830	4.8263	5.9786	7.2395	2.6553	3.2148	3.9830	4.8263	1.7118	1.9790	2.5134	2.9559
37	4.2168	5.1102	6.3293	7.6653	2.8140	3.4068	4.2251	5.1102	1.7118	2.0625	2.6052	3.0561
38	4.4673	5.4108	6.6967	8.1079	2.9810	3.6072	4.4673	5.4025	1.7953	2.1543	2.6887	3.2398
39	4.7428	5.7365	7.1142	8.6089	3.1647	3.8243	4.7428	5.7365	1.8788	2.2462	2.7889	3.3233
40	5.0267	6.0872	7.5401	9.1266	3.3567	4.0581	5.0267	6.0872	1.9790	2.3297	2.9559	3.5905
41	5.3858	6.5130	8.0661	9.7612	3.5905	4.3420	5.3774	6.5047	2.0625	2.5134	3.1396	3.7742
42	5.7365	6.9389	8.6005	10.4125	3.8243	4.6259	5.7281	6.9389	2.2462	2.6887	3.3233	4.0414
43	6.1206	7.4148	9.1850	11.1222	4.0832	4.9432	6.1206	7.4148	2.4215	2.8724	3.5905	4.3086
44	6.5548	7.9325	9.8196	11.8904	4.3671	5.2856	6.5464	7.9242	2.6052	3.1396	3.8577	4.6677
45	7.0057	8.4836	10.4960	12.7087	4.6677	5.6613	6.9973	8.4753	2.7889	3.3233	4.1333	5.0351
46	7.5067	9.0848	11.2558	13.6272	5.0017	6.0538	7.5067	9.0848	3.0561	3.6740	4.4840	5.4776
47	8.0494	9.7445	12.0658	14.6042	5.3691	6.4963	8.0411	9.7361	3.3233	3.9496	4.9349	5.9285
48	8.6506	10.4709	12.9759	15.7064	5.7699	6.9806	8.6506	10.4709	3.5905	4.3086	5.3858	6.4629
49	9.3019	11.2558	13.9529	16.8921	6.2041	7.5067	9.3019	11.2558	3.9496	4.7512	5.8367	7.0975
50	10.0200	12.1242	15.0217	18.1780	6.6800	8.0828	10.0117	12.1242	4.4005	5.3023	6.5464	7.8991
51	10.7966	13.0761	16.1907	19.6058	7.1977	8.7174	10.7966	13.0678	4.9349	5.9285	7.3647	8.8844
52	11.6483	14.1032	17.4682	21.1506	7.7655	9.4021	11.6483	14.1032	5.4776	6.6466	8.2582	9.9699
53	12.5835	15.2388	18.8794	22.8540	8.3918	10.1536	12.5835	15.2388	6.1957	7.4482	9.2435	11.2224
54	13.6272	16.4996	20.4408	24.7411	9.0848	10.9970	13.6272	16.4996	6.9973	8.4419	10.4125	12.6586
55	14.7712	17.8857	22.1609	26.8286	9.8530	11.9238	14.7712	17.8857	7.8991	9.5190	11.7652	14.2702
56	16.0237	19.3971	24.0313	29.0998	10.6880	12.9342	16.0237	19.3971	8.8844	10.6797	13.2932	16.0654
57	17.3931	21.0504	26.0938	31.5881	11.5982	14.0364	17.3931	21.0587	9.9699	12.1159	14.9883	18.1279
58	18.9295	22.9124	28.3900	34.3603	12.6169	15.2722	18.9295	22.9124	11.3143	13.6439	16.9672	20.4659
59	20.5995	24.9331	30.9034	37.4080	13.7274	16.6249	20.5995	24.9415	12.7421	15.4392	19.1215	23.1629
60	22.4448	27.1709	33.6672	40.7564	14.9632	18.1112	22.4448	27.1709	14.1867	17.1509	21.1840	25.6763
61	24.4822	29.6342	36.7150	44.4387	16.3159	19.7561	24.4739	29.6258	15.7064	19.0297	23.5136	28.4485
62	26.6115	32.2227	39.9130	48.3215	17.7438	21.4762	26.6115	32.2143	17.3263	20.9168	25.9435	31.4211
63	28.8075	34.8696	43.2113	52.3128	19.2050	23.2464	28.8075	34.8780	19.6025	23.5815	28.3620	34.4181
64	31.1556	37.6293	46.6299	56.4181	20.5501	25.1815	31.1556	37.6293	21.0250	25.1667	30.8620	37.4181

## Individual rates – Income Protection (cont.)

### Income Protection – to age 65 benefit period

As a member of Brighter Super you now have access to apply for Income Protection cover with a benefit period to age 65.

Rates shown are for White Collar (category 2) members and are annual insurance fees per \$1,000 annual insured benefit. The section [Examples of how to calculate insurance fees](#) explains how to use these rates.

Current Age	30-day waiting period				60-day waiting period				90-day waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	5.0292	5.3972	7.1766	7.6396	3.7515	4.0401	5.7555	6.0433	3.2074	3.3678	3.8318	4.0960
16	5.3213	5.7106	7.7274	8.2259	3.9668	4.2719	6.2055	6.5158	3.3873	3.5566	4.1438	4.4295
17	5.5143	5.9178	7.9866	8.5019	4.1119	4.4282	6.4148	6.7355	3.5132	3.6888	4.2851	4.5807
18	5.7222	6.1409	8.2580	8.7907	4.2643	4.5923	6.6240	6.9552	3.6391	3.8210	4.4119	4.7161
19	5.9351	6.3693	8.5334	9.0839	4.4215	4.7616	6.8445	7.1867	3.7710	3.9595	4.5581	4.8725
20	6.1628	6.6137	8.8128	9.3814	4.5622	4.9132	7.0673	7.4206	3.9394	4.1363	4.7044	5.0288
21	6.1628	6.4562	9.1044	9.6918	4.4714	4.8154	7.2968	7.6616	3.8055	3.9957	4.8506	5.1852
22	6.1826	6.6242	9.4122	10.1592	4.4003	4.7388	7.5353	8.1004	3.6938	3.8784	4.9969	5.3415
23	6.2073	6.7985	9.7241	10.4837	4.3463	4.6683	7.7828	8.3665	3.6175	3.7984	5.1578	5.5016
24	6.2667	6.8496	10.0359	10.9768	4.3068	4.6259	8.0325	8.8358	3.5335	3.7101	5.3235	5.8742
25	6.3311	6.9340	10.3640	11.3510	4.2863	4.6292	8.2913	8.9458	3.4928	3.8604	5.4893	5.8678
26	6.5043	7.1389	10.8581	11.9088	4.3477	4.8912	8.7660	9.7400	3.5360	3.9082	5.9231	6.5577
27	6.7370	7.5585	11.4291	12.7406	4.4456	5.0254	9.2565	10.3144	3.6071	4.0079	6.2985	6.9983
28	7.0241	7.8806	12.1014	13.4677	4.5771	5.1741	9.7920	10.9111	3.7071	4.1190	6.6495	7.3883
29	7.3607	8.4378	12.8750	14.5362	4.7417	5.3601	10.3658	11.5504	3.8440	4.2711	6.9615	7.7350
30	7.7418	8.8747	13.7376	15.5102	4.9486	5.5941	10.9868	12.6024	3.9922	4.4358	7.2686	8.0763
31	8.1824	9.1564	14.6975	16.8310	5.1982	5.8762	11.6640	12.9970	4.1905	4.6561	7.5806	8.4229
32	8.6873	9.9283	15.7343	17.9820	5.4853	6.1710	12.4020	14.5281	4.4192	4.9103	7.9316	8.8129
33	9.2169	10.5030	16.8683	19.5039	5.7962	6.7622	13.2143	15.4166	4.6929	5.4751	8.3265	9.5601
34	9.8208	11.4195	18.0752	20.8559	6.1487	7.1324	14.0963	16.3821	4.9986	5.8317	8.7848	10.0862
35	10.4742	12.3786	19.3631	22.5421	6.5471	7.5543	15.0525	17.3683	5.2516	6.4186	9.3064	10.6359
36	11.1722	13.1151	20.7239	24.6858	6.9752	8.2669	16.1033	18.9213	5.5244	6.3966	9.9450	11.7209
37	11.9246	13.9543	22.1495	26.2629	7.4463	8.7760	17.2373	20.1101	5.8411	7.0709	10.6860	12.5284
38	12.7265	15.1127	23.6318	28.2268	7.9556	9.6016	18.4545	21.8099	6.1916	7.4299	11.5391	13.8470
39	13.5878	16.0335	25.1789	30.2827	8.5095	10.2114	19.7730	23.6416	6.6692	7.9395	12.5336	14.9595
40	14.4936	17.5596	26.7665	32.2570	9.1328	11.1305	21.1793	25.5916	7.1621	8.4642	13.6695	16.5691
41	15.4638	18.5566	28.4027	34.6374	9.8123	11.8324	22.6733	27.5636	7.7050	9.3800	14.9370	17.9244
42	16.4934	19.9058	30.0713	36.2929	10.5570	12.9030	24.2528	29.1033	8.3232	9.9878	16.3508	19.8860
43	17.5676	21.3115	31.7723	38.3339	11.3513	13.6797	25.9223	31.2855	9.2752	10.9928	18.6098	22.3317
44	18.7011	22.7290	33.4935	40.7447	12.3634	15.0773	27.6615	33.4615	9.9859	12.0519	20.3715	24.6353
45	19.8990	23.9365	35.2188	42.7413	13.4662	16.5267	29.4638	35.6204	10.7801	12.8665	22.2699	27.1112
46	21.1613	25.5095	36.9522	44.6786	14.6715	17.7281	31.3155	37.9315	11.6781	14.0824	24.2696	29.6089
47	22.8425	27.5282	39.7549	47.9097	15.7734	19.1755	33.2100	40.1108	13.0467	15.5149	26.3807	31.6568

## Individual rates – Income Protection (cont.)

Current Age	30-day waiting period				60-day waiting period				90-day waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
48	24.6287	29.6732	42.6388	51.5792	17.0771	20.8030	35.1248	42.8351	14.3084	17.1700	28.5728	34.2873
49	26.5124	32.2367	45.6079	55.2096	18.5153	22.5949	37.0373	44.9441	15.4042	18.5551	30.7901	37.4218
50	28.5014	34.7361	48.6303	59.0994	20.0143	24.3251	38.9273	47.2688	16.6841	20.0891	33.2673	40.1030
51	30.6038	37.0160	51.7033	62.5021	21.5568	26.0478	40.7723	49.4552	18.1297	21.7556	35.7416	43.1514
52	32.7898	39.6329	54.7763	66.5596	23.2224	28.1572	42.5273	51.3871	19.5331	23.6959	38.1605	46.0414
53	35.0499	42.2824	57.8379	69.7726	24.9075	29.9450	44.1698	53.4686	21.1086	25.3915	40.4751	49.1202
54	37.5683	45.4631	61.1540	73.8574	26.6438	32.0264	45.6615	55.2257	22.7121	27.3710	42.6195	51.8047
55	40.1578	48.6680	64.3904	78.0060	28.9895	35.0509	48.0033	58.1858	24.4726	29.4784	44.5366	54.0559
56	42.7656	51.7825	67.4145	81.7638	31.3243	37.9288	50.1044	60.7691	26.3494	31.6725	46.1198	55.7801
57	45.1978	54.5832	69.3261	84.0009	33.5672	40.5375	51.7824	62.7436	28.1092	34.1869	47.1739	57.0607
58	47.3194	57.4425	70.5598	85.5128	35.5801	43.1917	52.8539	64.0547	29.6032	35.7118	47.5308	57.3387
59	48.8874	59.2375	70.8581	85.7532	37.1708	45.0402	53.1050	64.2682	30.6825	37.1647	47.0072	56.9383
60	49.5424	60.0265	69.8565	84.5224	38.0223	46.0685	52.2495	63.2190	31.0706	37.5600	45.3768	54.9905
61	48.8252	59.0747	67.0632	81.2267	37.7415	45.6643	49.9122	60.4535	30.4539	36.8927	42.3581	51.2500
62	45.8962	55.4310	61.5963	74.6402	35.6315	43.0338	45.4581	55.0845	28.2953	34.1596	37.5069	45.4236
63	18.5640	23.2050	27.7680	34.7100	16.7076	20.8845	24.9912	31.2390	10.0620	12.5775	15.1320	18.9150
64	9.1149	11.3937	13.6341	17.0426	8.2034	10.2543	12.2707	15.3384	3.1972	3.9965	4.8082	6.0102



# Group rates – Income Protection

## Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide.

To calculate adjustments to Income Protection group insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Benefit period
	Two-year
1 Professional	-5%
2 White Collar	5%
3 Light Blue/Grey	50%
4 Skilled Blue Collar	130%
5 Heavy Blue Collar^	170%

^ Income Protection with a benefit period to age 65 is not available for members in Heavy Blue Collar occupations.

## Income Protection – two-year benefit period

Rates shown are annual insurance fees per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-day waiting period		60-day waiting period		90-day waiting period	
	Male	Female	Male	Female	Male	Female
15	2.1877	3.2732	1.1774	1.7702	0.7181	1.0772
16	2.1877	3.2732	1.1774	1.7702	0.7181	1.0772
17	2.1877	3.2732	1.1774	1.7702	0.7181	1.0772
18	2.1877	3.2732	1.1774	1.7702	0.7181	1.0772
19	2.1877	3.2732	1.1774	1.7702	0.7181	1.0772
20	2.2128	3.3150	1.1941	1.7953	0.7348	1.1022
21	2.2378	3.3567	1.2108	1.8120	0.7348	1.1022
22	2.2796	3.4235	1.2108	1.8120	0.7348	1.1022
23	2.3046	3.4569	1.2191	1.8287	0.7432	1.1189
24	2.3380	3.4987	1.2358	1.8537	0.7432	1.1189
25	2.2796	3.4235	1.1273	1.6867	0.7098	1.0605
26	2.2378	3.3567	1.0605	1.5865	0.6764	1.0187
27	2.2295	3.3400	1.0187	1.5281	0.6513	0.9770
28	2.2378	3.3567	0.9937	1.4863	0.6346	0.9603
29	2.2629	3.3985	0.9937	1.4863	0.6346	0.9603
30	2.3046	3.4569	1.0020	1.5030	0.6346	0.9603
31	2.3714	3.5655	1.0438	1.5698	0.6513	0.9770
32	2.4549	3.6824	1.1022	1.6450	0.6680	0.9937
33	2.5635	3.8494	1.1690	1.7535	0.6931	1.0354
34	2.6720	4.0080	1.2525	1.8704	0.7181	1.0772
35	2.8056	4.2168	1.3611	2.0374	0.7766	1.1607
36	2.9726	4.4589	1.4696	2.1961	0.8267	1.2442
37	3.1313	4.7011	1.5865	2.3798	0.8851	1.3193

## Group rates – Income Protection (cont.)

Current Age	30-day waiting period		60-day waiting period		90-day waiting period	
	Male	Female	Male	Female	Male	Female
38	3.3233	4.9850	1.7201	2.5885	0.9603	1.4446
39	3.5321	5.2939	1.8704	2.8056	1.0438	1.5698
40	3.7492	5.6196	2.0374	3.0561	1.1523	1.7285
41	3.9913	5.9870	2.2128	3.3150	1.2609	1.8955
42	4.2585	6.3878	2.4048	3.5989	1.3945	2.0959
43	4.5424	6.8220	2.6052	3.9078	1.5615	2.3380
44	4.8597	7.2896	2.8390	4.2502	1.7201	2.5885
45	5.1937	7.7989	3.0979	4.6426	1.9289	2.8891
46	5.5611	8.3417	3.3651	5.0518	2.1543	3.2398
47	5.9703	8.9596	3.6657	5.4943	2.4132	3.6239
48	6.4045	9.6109	3.9997	6.0037	2.6971	4.0498
49	6.8971	10.3373	4.3671	6.5548	3.0227	4.5424
50	7.4065	11.1139	4.7929	7.1810	3.3901	5.0852
51	7.9826	11.9656	5.2522	7.8741	3.8160	5.7198
52	8.6172	12.9258	5.7699	8.6506	4.2752	6.4128
53	9.2936	13.9445	6.3544	9.5274	4.7929	7.1810
54	10.0534	15.0801	7.0057	10.5043	5.3774	8.0578
55	10.8801	16.3243	7.7321	11.5982	6.0287	9.0347
56	11.7902	17.6853	8.5755	12.8674	6.7468	10.1119
57	12.7922	19.1967	9.5107	14.2702	7.5568	11.3393
58	13.9111	20.8583	10.5878	15.8734	8.4502	12.6837
59	15.1302	22.6953	11.7819	17.6686	9.4439	14.1700
60	16.4746	24.7077	13.1513	19.7227	10.5544	15.8316
61	17.9525	26.9288	14.7127	22.0607	11.7819	17.6686
62	19.4889	29.2250	16.3243	24.4822	13.0511	19.5808
63	13.3016	19.9482	10.9803	16.4662	6.9472	10.4208
64	13.3016	19.9482	10.9803	16.4662	6.9472	10.4208

# Trustee Minimum Cover

The following table shows the level of cover for members with Trustee Minimum Cover.

Current Age	Life cover	TPD cover
15	87,500	10,250
16	85,750	10,000
17	84,000	9,750
18	82,250	9,500
19	80,500	9,250
20	78,750	9,000
21	77,000	8,750
22	75,250	8,500
23	73,500	8,250
24	71,750	8,000
25	70,000	7,750
26	68,250	7,500
27	66,500	7,250
28	64,750	7,000
29	63,000	6,750
30	61,250	6,500
31	59,500	6,250
32	57,750	6,000
33	56,000	5,750
34	54,250	5,500
35	52,500	5,250
36	50,750	5,000
37	49,000	4,750
38	47,250	4,500
39	45,500	4,250
40	43,750	4,000
41	42,000	3,750
42	40,250	3,500

Current Age	Life cover	TPD cover
43	38,500	3,250
44	36,750	3,000
45	35,000	2,750
46	33,250	2,500
47	31,500	2,250
48	29,750	2,000
49	28,000	1,750
50	26,250	1,500
51	24,500	1,250
52	22,750	1,000
53	21,000	750
54	19,250	500
55	17,500	250
56	15,750	0
57	14,000	0
58	12,250	0
59	10,500	0
60	8,750	0
61	7,000	0
62	5,250	0
63	3,500	0
64	1,750	0
65	0	0
66	0	0
67	0	0
68	0	0
69	0	0

# Stamp duty

Stamp duty is a government charge that is payable in addition to your insurance fees as applicable. The stamp duty type and rate are defined by each state, given this they will vary. Stamp duty will be charged based on the state where you reside.

## Stamp duty on insurance fees

The stamp duty rates below will be added to your TPD cover and Income Protection insurance fees:

State	Stamp duty rate % TPD cover	Stamp duty rate % Income Protection
Australian Capital Territory	Nil	Nil
New South Wales	Nil	5%
Northern Territory	10%	10%
Queensland	Nil	9%
South Australia	11%	11%
Tasmania	Nil	10%
Victoria	10%	10%
Western Australia	10%	10%

The above rates are current as at 26 October 2016.

The stamp duty that applies to you may be different as it is calculated based on the stamp duty applicable at the time your insurance cover first commenced.

Please refer to the ATO website and the relevant state and territory's department responsible for the administration of their various taxes and duties for current stamp duty rates.

## How to contact us

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