

Suncorp Brighter Super[®]

Insurance premium rates guide

(for former members of Workforce Superannuation
and CT Workforce Retirement Plan)

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:

- Workforce Superannuation Corporate
- Workforce Superannuation Personal
- Connelly Temple Workforce Retirement Plan (Employer)
- Connelly Temple Workforce Retirement Plan (Personal)

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

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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 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 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.

For members previously part of Workforce your Life and TPD premium rates are not occupation specific. You'll only need to know the member's occupation rating if they select Income Protection.

The annual insurance fee for Life and TPD cover can be calculated as:

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

The rate table excludes 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 your default commission amount. Example based on commission rate of 5%:

$$\text{Annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table} / 0.95)}{1000}$$

Examples of how to calculate insurance fees (cont.)

Suncorp Brighter Super for business members

EXAMPLE 1

Samantha is 30 years old. Her employer's plan provides Life and TPD of \$60,000 at that age. Samantha would like to insure herself for an additional \$40,000 Life and TPD cover. Samantha applies and is accepted for this additional cover.

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

Using the formula on page 3, the cost of her insurance for the standard benefit of \$60,000 (priced on group rates) would be:

Life & TPD cover, base $\$60,000 \times (0.3999 + 0.2749) / 1,000 = \40.49

Additional cover of \$40,000 is priced on group rates because it is an increase to the benefit amount the employer has selected:

Life & TPD cover, base $\$40,000 \times (0.3999 + 0.2749) / 1,000 = \27.00

Total annual cost of Life and TPD cover of \$100,000 **\$67.49**

Total cost per month $\$67.49 / 12 = \5.62

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 5% commission applies then her insurance fee would be \$5.92 ($5.92 \times 0.95 = \5.62).

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 14 for more information.

EXAMPLE 2

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.

Fixed benefit of \$100,000 for Life and TPD, priced on individual rates:

Total annual cost of Life and TPD cover of \$100,000 $\$100,000 \times (0.4349 + 0.4124) / 1,000 = \84.73

Total cost per month $\$84.73 / 12 = \7.06

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 5% commission would instead be \$7.43 ($\$7.43 \times 0.95 = \7.06).

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 14 for more information.

Examples of how to calculate insurance fees (cont.)

Suncorp Brighter Super for 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.)

If applicable, the maximum commission payable to your adviser is 5% (excluding GST), however, your employer who set up your account may have agreed a lower commission.

What rates are charged?

Insurance fees for	What rates are charged?
Employer selected cover, or have MySuper Cover before you leave your employer (including above the AAL)	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.

Individual rates – Life and TPD cover

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	
	Male	Female	Male	Female
15	0.7472	0.4483	0.0457	0.1061
16	0.8966	0.5313	0.0548	0.1257
17	0.9564	0.5845	0.1096	0.1257
18	1.0461	0.6376	0.2192	0.1414
19	1.0600	0.6476	0.2046	0.1768
20	1.0361	0.5579	0.2374	0.3299
21	0.9803	0.5180	0.2630	0.3064
22	0.8986	0.4749	0.2813	0.3064
23	0.8578	0.4566	0.3068	0.2455
24	0.8169	0.3819	0.3370	0.3614
25	0.7571	0.4201	0.4018	0.2575
26	0.7571	0.4018	0.3288	0.2333
27	0.7372	0.3985	0.3653	0.2671
28	0.7322	0.3985	0.4018	0.3044
29	0.7113	0.4039	0.4383	0.3771
30	0.7113	0.4349	0.4164	0.4124
31	0.6904	0.4349	0.4511	0.4949
32	0.7233	0.4499	0.4858	0.4596
33	0.7233	0.4917	0.5348	0.5185
34	0.7791	0.5206	0.5715	0.5872
35	0.7791	0.5785	0.6246	0.6481
36	0.8368	0.6363	0.7233	0.7345
37	0.9215	0.6427	0.8219	0.8406
38	0.9464	0.6963	0.9534	0.9486
39	1.0211	0.7766	1.0849	1.0723
40	1.0710	0.8302	1.1488	1.1960
41	1.1457	0.9105	1.2730	1.4022
42	1.2149	1.0032	1.4252	1.5678

Current Age	Life		TPD	
	Male	Female	Male	Female
43	1.3179	1.0752	1.5823	1.7744
44	1.4583	1.1916	1.8605	2.0220
45	1.6277	1.3192	1.9883	2.2696
46	1.7855	1.4478	2.2201	2.4928
47	1.9181	1.5688	2.6861	2.8325
48	2.1820	1.7268	3.0031	3.2837
49	2.5090	1.9378	3.5383	3.8394
50	2.8455	2.2028	4.0178	4.5192
51	3.2484	2.4877	4.5469	5.1470
52	3.6167	2.7513	5.4073	6.1070
53	4.0455	3.0414	6.4875	7.1139
54	4.4194	3.3422	7.8848	8.2352
55	4.7610	3.6057	9.5472	9.4691
56	5.5193	4.1063	11.4440	10.8490
57	6.0577	4.5119	13.4980	12.3025
58	6.7473	4.8624	15.9996	14.0571
59	7.5176	5.3866	18.9465	16.2222
60	8.5268	6.0232	22.6351	18.9902
61	9.5278	6.5923	25.1277	21.5102
62	10.7855	7.3118	28.2985	24.6573
63	11.7183	7.9264	31.3711	27.8368
64	13.2334	8.7693	35.2380	30.7902
65	15.0013	9.7503		
66	16.9964	10.7907		
67	19.2441	11.9203		
68	21.7190	13.1688		
69	24.5223	14.4768		

Group rates – Life and TPD cover

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	
	Male	Female	Male	Female
15	0.9962	0.3856	0.0457	0.0530
16	1.1955	0.4571	0.0548	0.0628
17	1.2752	0.5028	0.1096	0.0628
18	1.3947	0.5485	0.2192	0.0628
19	1.4133	0.5570	0.2046	0.0589
20	1.3815	0.4799	0.2374	0.1100
21	1.3071	0.4456	0.2630	0.1021
22	1.1981	0.4085	0.2813	0.1021
23	1.1437	0.3928	0.3068	0.0982
24	1.0892	0.3285	0.3370	0.1807
25	1.0095	0.3614	0.4018	0.1355
26	1.0095	0.3456	0.3288	0.1296
27	0.9830	0.3428	0.3653	0.1571
28	0.9298	0.3428	0.4018	0.1964
29	0.9033	0.3714	0.4383	0.2357
30	0.9033	0.3999	0.4383	0.2749
31	0.8767	0.3999	0.4749	0.3535
32	0.8767	0.4285	0.5114	0.3535
33	0.8767	0.4856	0.5629	0.4321
34	0.9033	0.5142	0.6016	0.5106
35	0.9033	0.5713	0.6940	0.5892
36	0.9298	0.6285	0.8036	0.6677
37	0.9830	0.6856	0.9132	0.7856
38	1.0095	0.7427	1.0593	0.9034
39	1.0892	0.8284	1.2054	1.0212
40	1.1424	0.8855	1.3516	1.1391
41	1.2221	0.9712	1.4977	1.3355
42	1.3278	1.0964	1.6767	1.5075

Current Age	Life		TPD	
	Male	Female	Male	Female
43	1.4643	1.1946	1.8615	1.7227
44	1.6203	1.3240	2.1888	1.9824
45	1.7789	1.4417	2.4854	2.2251
46	1.9045	1.5443	2.7751	2.4439
47	2.0460	1.6734	3.1601	2.6976
48	2.2380	1.7711	3.5331	2.9851
49	2.4780	1.9139	3.9314	3.3387
50	2.7100	2.0979	4.4642	3.7660
51	2.9870	2.2876	5.0521	4.2892
52	3.2804	2.4955	5.6919	4.6977
53	3.5960	2.7035	6.4875	5.2696
54	3.9284	2.9709	7.1680	5.8823
55	4.2320	3.2051	7.9560	6.5304
56	4.5994	3.4219	8.8031	7.2327
57	4.8951	3.6907	9.6414	7.8360
58	5.2920	3.8821	10.6664	8.5195
59	5.7277	4.2001	11.8415	9.4315
60	6.3162	4.5891	13.3147	10.5501
61	6.8669	4.9659	14.7810	11.6271
62	7.5688	5.4161	16.6462	12.9775
63	8.2234	5.8069	18.4536	14.2753
64	9.0485	6.3202	20.7283	15.7899
65	10.2573	7.0272		
66	11.6215	7.7771		
67	13.1583	8.5912		
68	14.8506	9.4911		
69	16.7674	10.4337		

Income Protection

As a member of Brighter Super you now have access to apply for Income Protection cover.

For Income Protection 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 below:

Occupation categories

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.

Occupation loadings

To calculate adjustments to Income Protection individual insurance rates for different occupation categories, apply the following loadings as a percentage of the White Collar (category 2) insurance rates.

Occupation category	Two-year	To age 65
1 Professional	-10%	-10%
2 White Collar	0%	0%
3 Light Blue/Grey	50%	50%
4 Skilled Blue Collar	100%	100%
5 Heavy Blue Collar [^]	175%	N/A

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

Income Protection (cont.)

No commission will be payable to advisers for Income Protection cover.

The annual insurance fee for Income Protection cover can be calculated as below:

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

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

Income Protection – two year benefit period

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	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
16	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
17	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
18	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
19	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
20	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
21	2.9172	3.6465	4.3758	5.4698	2.2848	2.8560	3.4272	4.2840	1.0725	1.3406	1.5551	1.9439
22	2.9835	3.7294	4.5084	5.6355	2.2848	2.8560	3.5088	4.3860	1.0725	1.3406	1.5551	1.9439
23	3.0498	3.8123	4.5747	5.7184	2.3664	2.9580	3.5088	4.3860	1.0725	1.3406	1.6088	2.0109
24	3.1161	3.8951	4.6410	5.8013	2.3664	2.9580	3.5904	4.4880	1.0725	1.3406	1.5551	1.9439
25	3.1036	3.8795	4.6554	5.8193	2.2421	2.8026	3.4046	4.2558	1.1115	1.3894	1.6965	2.1206
26	3.0888	3.8610	4.6675	5.8344	2.2810	2.8512	3.3792	4.2240	1.2041	1.5052	1.7745	2.2181
27	3.2113	4.0141	4.7471	5.9339	2.2339	2.7924	3.3509	4.1886	1.2285	1.5356	1.8428	2.3034
28	3.2651	4.0814	4.8976	6.1220	2.2714	2.8392	3.4070	4.2588	1.3163	1.6453	1.9744	2.4680
29	3.3911	4.2388	5.0505	6.3131	2.3088	2.8860	3.4632	4.3290	1.4040	1.7550	2.1060	2.6325
30	3.4460	4.3076	5.1324	6.4155	2.3462	2.9328	3.5194	4.3992	1.4664	1.8330	2.1996	2.7495
31	3.5010	4.3763	5.2888	6.6110	2.3837	2.9796	3.5755	4.4694	1.4898	1.8623	2.2347	2.7934
32	3.6317	4.5396	5.4475	6.8094	2.5142	3.1428	3.8179	4.7724	1.5132	1.8915	2.2698	2.8373
33	3.7647	4.7058	5.6854	7.1068	2.6477	3.3096	3.9715	4.9644	1.6134	2.0168	2.3817	2.9772
34	3.9000	4.8750	5.8500	7.3125	2.7840	3.4800	4.1280	5.1600	1.6380	2.0475	2.4180	3.0225
35	4.0560	5.0700	6.0840	7.6050	2.8800	3.6000	4.3200	5.4000	1.7160	2.1450	2.4960	3.1200
36	4.2120	5.2650	6.3180	7.8975	3.0720	3.8400	4.5120	5.6400	1.7160	2.1450	2.5740	3.2175
37	4.2900	5.3625	6.4740	8.0925	3.1680	3.9600	4.7040	5.8800	1.7940	2.2425	2.6520	3.3150
38	4.4460	5.5575	6.7080	8.3850	3.3600	4.2000	4.9920	6.2400	1.8720	2.3400	2.8080	3.5100

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
39	4.6020	5.7525	6.9420	8.6775	3.4560	4.3200	5.2800	6.6000	1.9500	2.4375	2.8860	3.6075
40	4.9140	6.1425	7.3320	9.1650	3.7440	4.6800	5.5680	6.9600	2.0280	2.5350	3.1200	3.9000
41	5.1480	6.4350	7.8000	9.7500	3.9360	4.9200	5.9520	7.4400	2.1840	2.7300	3.2760	4.0950
42	5.4600	6.8250	8.1900	10.2375	4.2240	5.2800	6.3360	7.9200	2.3400	2.9250	3.5100	4.3875
43	5.7720	7.2150	8.6580	10.8225	4.5120	5.6400	6.7200	8.4000	2.4960	3.1200	3.7440	4.6800
44	6.1620	7.7025	9.2040	11.5050	4.8000	6.0000	7.2000	9.0000	2.7300	3.4125	4.0560	5.0700
45	6.4740	8.0925	9.7500	12.1875	5.1840	6.4800	7.7760	9.7200	2.8860	3.6075	4.3680	5.4600
46	6.8640	8.5800	10.3740	12.9675	5.5680	6.9600	8.2560	10.3200	3.1980	3.9975	4.7580	5.9475
47	7.3320	9.1650	10.9980	13.7475	5.9520	7.4400	8.9280	11.1600	3.4320	4.2900	5.1480	6.4350
48	7.8000	9.7500	11.7000	14.6250	6.4320	8.0400	9.6000	12.0000	3.7440	4.6800	5.6160	7.0200
49	8.3460	10.4325	12.5580	15.6975	6.9120	8.6400	10.3680	12.9600	4.1340	5.1675	6.1620	7.7025
50	9.1260	11.4075	13.6500	17.0625	7.5840	9.4800	11.4240	14.2800	4.6020	5.7525	6.8640	8.5800
51	9.9060	12.3825	14.8980	18.6225	8.3520	10.4400	12.5760	15.7200	5.1480	6.4350	7.7220	9.6525
52	10.8420	13.5525	16.3020	20.3775	9.3120	11.6400	13.9200	17.4000	5.7720	7.2150	8.6580	10.8225
53	11.8560	14.8200	17.7840	22.2300	10.2720	12.8400	15.4560	19.3200	6.4740	8.0925	9.7500	12.1875
54	13.0260	16.2825	19.5000	24.3750	11.4240	14.2800	17.1840	21.4800	7.3320	9.1650	10.9980	13.7475
55	14.2740	17.8425	21.4500	26.8125	12.7680	15.9600	19.2000	24.0000	8.2680	10.3350	12.4020	15.5025
56	15.6780	19.5975	23.5560	29.4450	14.1102	17.6378	21.2004	26.5005	9.2820	11.6025	13.9620	17.4525
57	17.2380	21.5475	25.8960	32.3700	15.5142	19.3928	23.3064	29.1330	10.5300	13.1625	15.7560	19.6950
58	19.0320	23.7900	28.5480	35.6850	17.1288	21.4110	25.6932	32.1165	11.8560	14.8200	17.7840	22.2300
59	20.9820	26.2275	31.4340	39.2925	18.8838	23.6048	28.2906	35.3633	13.4160	16.7700	20.1240	25.1550
60	22.7760	28.4700	34.1640	42.7050	20.4984	25.6230	30.7476	38.4345	14.8980	18.6225	22.3080	27.8850
61	24.7260	30.9075	37.1280	46.4100	22.2534	27.8168	33.4152	41.7690	16.5360	20.6700	24.7260	30.9075
62	26.7540	33.4425	40.1700	50.2125	24.0786	30.0983	36.1530	45.1913	18.1740	22.7175	27.3000	34.1250
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

Individual rates – Income Protection (cont.)

Income Protection – to age 65 benefit period

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
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

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
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

Basic Cover (former Workforce Superannuation members only)

Former members of Workforce Superannuation receive 'Basic cover' which was originally selected by their employer and do not have access to Trustee Minimum Cover.

There are 3 levels of insurance that an employer may have selected:

Cover level	Type of insurance	Sum insured
Basic cover	Death and TPD (lump sum benefit if you become 'totally and permanently disabled')	Based on your age as shown in the table below.
2 x Basic cover	Death and TPD (lump sum benefit if you become 'totally and permanently disabled')	Based on your age as shown in the table below then multiply by two.
3 x Basic cover	Death and TPD (lump sum benefit if you become 'totally and permanently disabled')	Based on your age as shown in the table below then multiply by three.

Your insurance fees will be based on the rates specified in this document and your sum insured amount corresponding to your age in the table below. If a higher multiple of basic cover was selected then you will need to multiply your premium accordingly.

Basic cover sum insured amount

The sum insured amount for basic cover is determined by your age:

Current Age	Sum insured
Up to 19	\$55,000
20 to 24	\$60,000
25 to 29	\$60,000
30 to 34	\$50,000
35 to 39	\$35,000
40 to 44	\$20,000
45 to 49	\$11,500
50 to 54	\$6,500
55 to 59	\$3,500
60 to 64	\$2,000

Stamp duty

Stamp duty is a government charge that is payable in addition to your insurance fees as applicable. The rate of stamp duty can vary from state to state and is dependent on the type of insurance cover you have attached to your Brighter Super account. 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.

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