

Suncorp Brighter Super[®]

Insurance premium rates guide

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

Issued 1 June 2017



Your guide to a brighter future.

Contents

| | |
|---|----|
| About this guide | 2 |
| Examples of how to calculate insurance fees | 3 |
| Group rates – Life and TPD cover | 6 |
| Income Protection | 7 |
| Basic Cover (former Workforce Superannuation members only) | 12 |
| Stamp duty | 13 |

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

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 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 19 May 2017. 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 13 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 group rates:

Total annual cost of Life and TPD cover of \$100,000 $\$100,000 \times (0.3999 + 0.2749) / 1,000 = \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. Her overall premium inclusive of 5% commission would instead 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 13 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* | Group rates |

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

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 69* | \$2,000 |

* Your TPD cover ceases when you reach age 65.

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 19 May 2017.

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

Suncorp Brighter Super
GPO Box 2585
Brisbane QLD 4001

13 11 55 – Customers
1800 066 745 – Suncorp Financial
Planners, Authorised Representatives
and Independent Financial Advisers

Fax – 1300 419 019
super@suncorp.com.au
suncorp.com.au/super