

Suncorp Brighter Super[®]

Insurance premium rates guide

(for former members of Optimum super plans)

Issued 27 May 2017



Your guide to a brighter future.

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About this guide

This guide is for the former members of:

- Optimum Corporate Super
- Optimum Corporate Super for Standard Pacific
- Optimum Personal Super
- Optimum Professional Superannuation Plan

This guide contains base insurance premium rates and should only be used as an indication of the cost of insurance within 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 and charges may be payable. Please refer to the examples in this guide to calculate your insurance fees, or refer to your online account.

Please note that other insurance fee rates exist for members who join the Suncorp Master Trust prior to 27 May 2017. If this applies to you, you can find out more about your insurance rates by logging on 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 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 31 March 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.

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:

$$\text{Base annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table})}{1,000}$$

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

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 0.75 (for default 25% commission):

$$\text{Base annual insurance fee} = \frac{(\text{sum insured}) \times (\text{insurance rate from table} / 0.75)}{1,000}$$

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

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 earning \$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 (0.432 + 0.2376) / 1,000 = \334.80

Life & TPD cover, occupation loading $\$334.80 \times 0\% = \0

Total annual cost of Life and TPD cover of \$500,000 $\$334.80 + 0 = \mathbf{\$334.80}$

Income Protection, base $\$72,000 \times 2.55 / 1,000 = \183.60

Income Protection, occupation loading $\$183.60 \times 0\% = \0

Total annual cost of Income Protection cover of \$72,000 pa: $\mathbf{\$183.60}$

Total cost of all cover per month $(\$334.80 + \$183.60) / 12 = \mathbf{\$43.20}$

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 18 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 25% (excluding GST), however, your employer who set up your account may have agreed a lower commission.

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 earning \$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 cost of her insurance for the standard benefit of 3 x salary (priced on group rates) would be:

Life & TPD cover, base	$\$300,000 \times (0.3767 + 0.1607) / 1,000 = \161.22
Life & TPD cover, occupation loading	$\$161.22 \times 0\% = \0
Total annual cost of Life and TPD cover of 3 x salary	\$161.22

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	$\$200,000 \times (0.3767 + 0.1607) / 1,000$
Total annual cost of Life and TPD cover of \$200,000	\$107.48

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 2.55 / 1,000 = \183.60
Income Protection, occupation loading	$\$183.60 \times 0\% = \0

Total annual cost of Income Protection cover of \$72,000 pa **\$183.60**

Total cost of all cover per month $(\$161.22 + \$107.48 + \$183.60) / 12 = \37.69

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 25% commission applies then her insurance fee would be \$50.25 ($50.25 \times 0.75 = \37.69).

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 18 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.

Fixed benefit of \$500,000 for Life and TPD, priced on individual rates:

Total annual cost of Life and TPD cover of \$500,000 **\$334.80**

Income Protection cover of \$72,000 pa

Total cost of Income Protection cover of \$72,000 pa **\$183.60**

Total cost per month $(\$334.80 + \$183.60) / 12 = \$43.20$

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 25% commission would instead be \$57.60 ($\$57.60 \times 0.75 = \43.20).

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 18 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 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%	0%
2 White Collar	15%	18%
3 Light Blue/Grey	30%	90%
4 Skilled Blue Collar	40%	180%
5 Heavy Blue Collar	60%	300%

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	0.9180	1.1826	0.5508	0.6975	0.3492	0.5067	0.3492	0.5067
16	1.0926	1.4571	0.6003	0.7740	0.3492	0.5067	0.3492	0.5067
17	1.2123	1.7577	0.6687	0.8928	0.3447	0.5067	0.3447	0.5067
18	1.1916	1.8252	0.6318	0.9207	0.3123	0.4563	0.3123	0.4563
19	1.1034	1.7199	0.6147	0.8838	0.2799	0.3933	0.2799	0.3933
20	1.0260	1.6236	0.5796	0.8451	0.3033	0.4239	0.3033	0.4239
21	0.9396	1.5282	0.5094	0.7695	0.3078	0.4122	0.3078	0.4122
22	0.8622	1.4112	0.4914	0.7326	0.2781	0.3699	0.2781	0.3699
23	0.7983	1.3266	0.4563	0.7128	0.2754	0.3627	0.2754	0.3627
24	0.7326	1.2420	0.4383	0.6579	0.2493	0.3240	0.2493	0.3240
25	0.6687	1.1601	0.3870	0.6201	0.2277	0.3033	0.2277	0.3033
26	0.6372	1.1124	0.3870	0.6201	0.2385	0.3186	0.2385	0.3186
27	0.6129	1.1142	0.4212	0.6759	0.2394	0.3339	0.2394	0.3339
28	0.5976	1.1376	0.4383	0.7326	0.2448	0.3501	0.2448	0.3501
29	0.5661	1.1394	0.4365	0.7434	0.2556	0.3501	0.2556	0.3501
30	0.5283	1.1421	0.4320	0.7677	0.2376	0.3510	0.2376	0.3510
31	0.5283	1.1511	0.4293	0.7794	0.2376	0.3537	0.2376	0.3537
32	0.5337	1.1799	0.4374	0.7983	0.2529	0.3717	0.2529	0.3717
33	0.5337	1.1844	0.4212	0.8028	0.2763	0.4077	0.2763	0.4077
34	0.5418	1.1925	0.4365	0.8181	0.2808	0.4095	0.2808	0.4095
35	0.5742	1.2393	0.4671	0.8559	0.2898	0.4032	0.2898	0.4113
36	0.5895	1.2411	0.4779	0.8856	0.3060	0.4095	0.3060	0.4140

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
37	0.6228	1.3446	0.4707	0.9351	0.3276	0.4419	0.3276	0.4860
38	0.6705	1.4463	0.4779	0.9702	0.3699	0.4923	0.3699	0.5913
39	0.7218	1.5768	0.5121	1.0251	0.4041	0.5391	0.4041	0.6471
40	0.7866	1.7271	0.5697	1.1313	0.4572	0.6048	0.4572	0.7263
41	0.8505	1.8648	0.6318	1.2528	0.5085	0.6678	0.5085	0.8010
42	0.9252	2.0610	0.6822	1.3491	0.5715	0.7551	0.5715	0.9063
43	1.0062	2.2644	0.7326	1.4463	0.6345	0.8406	0.6345	1.0089
44	1.1079	2.5227	0.7749	1.5597	0.7191	0.9513	0.7191	1.1412
45	1.2231	2.7873	0.8325	1.7010	0.7983	1.0575	0.7983	1.2681
46	1.3536	3.0753	0.9189	1.8540	0.8910	1.1781	0.8910	1.4130
47	1.4976	3.4902	1.0332	2.0826	1.0044	1.3581	1.0044	1.5624
48	1.6659	3.8745	1.1673	2.3220	1.1322	1.5318	1.1322	1.7613
49	1.8369	4.3425	1.3275	2.6019	1.2600	1.7379	1.2600	1.9116
50	2.0520	4.8015	1.4895	2.8719	1.4274	1.9548	1.4274	2.1105
51	2.2635	5.3055	1.6623	3.1680	1.5930	2.2113	1.5930	2.3661
52	2.5686	5.9157	1.8468	3.4992	1.8252	2.5272	1.8252	2.6532
53	2.8962	6.4944	2.0259	3.8484	2.0835	2.8656	2.0835	2.9520
54	3.2994	7.1460	2.2320	4.3335	2.3985	3.2634	2.3985	3.3291
55	3.7638	7.9182	2.4903	4.7133	2.7738	3.7755	2.7738	3.8133
56	4.2714	8.8794	2.7801	5.0247	3.1797	4.4100	3.1797	4.4100
57	4.8384	9.8757	3.0726	5.3262	3.6423	5.1516	3.6423	5.1516
58	5.5332	10.9854	3.4065	5.7618	4.2102	5.9958	4.2102	5.9958
59	6.3252	12.1770	3.7854	6.2289	4.8645	6.9246	4.8645	6.9246
60	7.3098	13.6737	4.2093	6.8013	5.6826	8.0667	5.6826	8.0667
61	8.4357	15.3153	4.7430	7.5015	6.6240	9.3762	6.6240	9.3762
62	9.5949	16.9695	5.3919	8.3718	7.6122	10.7307	7.6122	10.7307
63	10.9152	18.8127	6.1083	9.2961	8.7525	12.2976	8.7525	12.2976
64	12.4371	20.8782	6.9777	10.3788	10.1592	14.1318	10.1592	14.1318
65	14.0391	23.0247	7.8624	11.4480	N/A	N/A	N/A	N/A
66	15.8814	25.3998	8.8938	12.7692	N/A	N/A	N/A	N/A
67	17.7939	27.7560	10.1259	14.3127	N/A	N/A	N/A	N/A
68	19.8846	30.4263	11.5434	16.0830	N/A	N/A	N/A	N/A
69	22.1958	33.2793	13.1382	18.0261	N/A	N/A	N/A	N/A

There may be minor variations in the insurance rates shown to those charged to you, due to rounding considerations.

TPD only cover is not available. 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	0%	0%
2 White Collar	0%	10%
3 Light Blue/Grey	25%	60%
4 Skilled Blue Collar	75%	125%
5 Heavy Blue Collar	100%	300%

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 Life cover sum insured.

Current Age	Life	TPD	Current Age	Life	TPD
15	0.5120	0.1636	43	0.7508	0.4635
16	0.5120	0.1636	44	0.8061	0.5375
17	0.5120	0.1636	45	0.8678	0.6181
18	0.5120	0.1636	46	0.9356	0.7051
19	0.5120	0.1636	47	1.0117	0.8006
20	0.5075	0.1249	48	1.0971	0.9563
21	0.4681	0.1483	49	1.1707	1.1488
22	0.4355	0.1547	50	1.2761	1.3663
23	0.4301	0.1202	51	1.3943	1.5835
24	0.4237	0.1141	52	1.5265	1.7837
25	0.4148	0.1227	53	1.6739	1.9892
26	0.4032	0.1303	54	1.8525	2.1974
27	0.3962	0.1386	55	2.0634	2.6181
28	0.3890	0.1466	56	2.3908	2.8955
29	0.3796	0.1649	57	2.6737	3.3131
30	0.3767	0.1607	58	2.9889	3.7871
31	0.3719	0.1779	59	3.3522	4.3411
32	0.3756	0.2034	60	3.7782	4.9985
33	0.3899	0.2107	61	4.2621	5.7576
34	0.4007	0.2277	62	4.8153	6.6394
35	0.4133	0.2523	63	5.4476	7.6632
36	0.4307	0.2748	64	6.1585	9.0425
37	0.4528	0.3013	65	6.9692	N/A
38	0.4766	0.3306	66	7.8773	N/A
39	0.5221	0.3515	67	8.8793	N/A
40	0.5909	0.3585	68	9.9693	N/A
41	0.6305	0.3968	69	11.1443	N/A
42	0.6999	0.4194			

TPD cover is not available for members age 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	To age 65
1 Professional	0%	-10%
2 White Collar	30%	0%
3 Light Blue/Grey	100%	50%
4 Skilled Blue Collar	150%	100%
5 Heavy Blue Collar [^]	170%	N/A

[^] 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 Professional (category 1) 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
16	3.0750	3.3000	4.6500	4.9500	1.9500	2.1000	3.0000	3.1500	1.5000	1.5750	2.1750	2.3250
17	3.0750	3.3000	4.6500	4.9500	1.9500	2.1000	3.0000	3.1500	1.5000	1.5750	2.1750	2.3250
18	3.0750	3.3000	4.6500	4.9500	1.9500	2.1000	3.0000	3.1500	1.5000	1.5750	2.1750	2.3250
19	3.0750	3.3000	4.6500	4.9500	1.9500	2.1000	3.0000	3.1500	1.5000	1.5750	2.1750	2.3250
20	3.0750	3.3000	4.6500	4.9500	1.9500	2.1000	3.0000	3.1500	1.5000	1.5750	2.1750	2.3250
21	3.1500	3.3000	4.6500	5.0250	1.9500	2.1000	3.0000	3.2250	1.5000	1.5750	2.1750	2.3250
22	3.1500	3.3750	4.7250	5.1000	1.9500	2.1000	3.0000	3.2250	1.5000	1.5750	2.1750	2.3250
23	3.1500	3.4500	4.8000	5.1750	2.0250	2.1750	3.0000	3.2250	1.5000	1.5750	2.2500	2.4000
24	3.2250	3.5250	4.8000	5.2500	2.0250	2.1750	3.0000	3.3000	1.5000	1.5750	2.1750	2.4000
25	3.1500	3.4500	4.7250	5.1750	1.8750	2.0250	2.8500	3.0750	1.4250	1.5750	2.1750	2.3250
26	3.0750	3.3750	4.6500	5.1000	1.8000	2.0250	2.7000	3.0000	1.4250	1.5750	2.1000	2.3250
27	3.0750	3.4500	4.5750	5.1000	1.7250	1.9500	2.6250	2.9250	1.3500	1.5000	2.0250	2.2500
28	3.0750	3.4500	4.6500	5.1750	1.7250	1.9500	2.6250	2.9250	1.3500	1.5000	2.0250	2.2500
29	3.0750	3.5250	4.6500	5.2500	1.7250	1.9500	2.6250	2.9250	1.3500	1.5000	2.0250	2.2500
30	3.0750	3.5250	4.6500	5.2500	1.7250	1.9500	2.5500	2.9250	1.3500	1.5000	2.0250	2.2500
31	3.1500	3.5250	4.6500	5.3250	1.7250	1.9500	2.6250	2.9250	1.3500	1.5000	2.0250	2.2500
32	3.1500	3.6000	4.7250	5.4000	1.8000	2.0250	2.6250	3.0750	1.3500	1.5000	2.0250	2.2500
33	3.2250	3.6750	4.8000	5.5500	1.8000	2.1000	2.7000	3.1500	1.3500	1.5750	2.0250	2.3250
34	3.2250	3.7500	4.8750	5.6250	1.8750	2.1750	2.7750	3.2250	1.3500	1.5750	2.0250	2.3250
35	3.3000	3.9000	5.0250	5.8500	1.9500	2.2500	2.9250	3.3750	1.3500	1.6500	2.1000	2.4000
36	3.4500	4.0500	5.1000	6.0750	2.0250	2.4000	3.0000	3.5250	1.4250	1.6500	2.1000	2.4750
37	3.5250	4.1250	5.2500	6.2250	2.1000	2.4750	3.1500	3.6750	1.4250	1.7250	2.1750	2.5500

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
38	3.6000	4.2750	5.4000	6.4500	2.1750	2.6250	3.3000	3.9000	1.5000	1.8000	2.2500	2.7000
39	3.7500	4.4250	5.5500	6.6750	2.2500	2.7000	3.4500	4.1250	1.5750	1.8750	2.3250	2.7750
40	3.9000	4.7250	5.8500	7.0500	2.4000	2.9250	3.6000	4.3500	1.6500	1.9500	2.4750	3.0000
41	4.1250	4.9500	6.1500	7.5000	2.5500	3.0750	3.8250	4.6500	1.7250	2.1000	2.6250	3.1500
42	4.3500	5.2500	6.5250	7.8750	2.7000	3.3000	4.1250	4.9500	1.8750	2.2500	2.7750	3.3750
43	4.5750	5.5500	6.9000	8.3250	2.9250	3.5250	4.3500	5.2500	2.0250	2.4000	3.0000	3.6000
44	4.8750	5.9250	7.2750	8.8500	3.0750	3.7500	4.6500	5.6250	2.1750	2.6250	3.2250	3.9000
45	5.1750	6.2250	7.7250	9.3750	3.3000	4.0500	5.0250	6.0750	2.3250	2.7750	3.4500	4.2000
46	5.4750	6.6000	8.2500	9.9750	3.6000	4.3500	5.3250	6.4500	2.5500	3.0750	3.7500	4.5750
47	5.8500	7.0500	8.7750	10.5750	3.8250	4.6500	5.7750	6.9750	2.7750	3.3000	4.1250	4.9500
48	6.2250	7.5000	9.3000	11.2500	4.1250	5.0250	6.1500	7.5000	3.0000	3.6000	4.5000	5.4000
49	6.6000	8.0250	9.9750	12.0750	4.4250	5.4000	6.6750	8.1000	3.3000	3.9750	4.8750	5.9250
50	7.2000	8.7750	10.8000	13.1250	4.8750	5.9250	7.3500	8.9250	3.6750	4.4250	5.4750	6.6000
51	7.8750	9.5250	11.8500	14.3250	5.4000	6.5250	8.1000	9.8250	4.1250	4.9500	6.1500	7.4250
52	8.6250	10.4250	12.9000	15.6750	6.0000	7.2750	9.0000	10.8750	4.5750	5.5500	6.9000	8.3250
53	9.4500	11.4000	14.1750	17.1000	6.6750	8.0250	9.9750	12.0750	5.1750	6.2250	7.7250	9.3750
54	10.3500	12.5250	15.5250	18.7500	7.4250	8.9250	11.1000	13.4250	5.8500	7.0500	8.7000	10.5750
55	11.3250	13.7250	17.0250	20.6250	8.2500	9.9750	12.3750	15.0000	6.6000	7.9500	9.8250	11.9250
56	12.4500	15.0750	18.6750	22.6500	9.2250	11.1750	13.8750	16.8000	7.4250	8.9250	11.1000	13.4250
57	13.7250	16.5750	20.5500	24.9000	10.3500	12.5250	15.5250	18.8250	8.3250	10.1250	12.5250	15.1500
58	15.0750	18.3000	22.6500	27.4500	11.6250	14.1000	17.4750	21.1500	9.4500	11.4000	14.1750	17.1000
59	16.6500	20.1750	24.9750	30.2250	13.1250	15.9000	19.6500	23.7750	10.6500	12.9000	15.9750	19.3500
60	18.0750	21.9000	27.1500	32.8500	14.5500	17.6250	21.8250	26.4750	11.8500	14.3250	17.7000	21.4500
61	19.6500	23.7750	29.4750	35.7000	16.2000	19.6500	24.3000	29.4000	13.1250	15.9000	19.6500	23.7750
62	21.3000	25.7250	31.8750	38.6250	17.9250	21.6750	26.8500	32.5500	14.4750	17.4750	21.6750	26.2500
63	14.7000	17.8500	22.0500	26.7000	12.2250	14.8500	18.3750	22.2750	8.0250	9.6750	12.0000	14.5500
64	14.7000	17.8500	22.0500	26.7000	12.2250	14.8500	18.3750	22.2750	8.0250	9.6750	12.0000	14.5500

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	0%
2 White Collar	0%
3 Light Blue/Grey	75%
4 Skilled Blue Collar	140%
5 Heavy Blue Collar	175%

Income Protection – two-year benefit period

Rates shown are for Professional (category 1) and 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
16	0.2254	0.3381	0.1451	0.2177	0.0604	0.0906
17	0.2254	0.3381	0.1500	0.2250	0.0618	0.0927
18	0.2254	0.3381	0.1514	0.2271	0.0625	0.0938
19	0.2210	0.3315	0.1535	0.2302	0.0632	0.0948
20	0.2267	0.3400	0.1556	0.2333	0.0639	0.0958
21	0.2267	0.3400	0.1542	0.2312	0.0618	0.0927
22	0.2330	0.3496	0.1535	0.2302	0.0597	0.0896
23	0.2352	0.3527	0.1528	0.2292	0.0576	0.0865
24	0.2387	0.3581	0.1521	0.2281	0.0569	0.0854
25	0.2330	0.3496	0.1521	0.2281	0.0556	0.0833
26	0.2267	0.3400	0.1542	0.2312	0.0563	0.0844
27	0.2267	0.3400	0.1576	0.2365	0.0576	0.0865
28	0.2267	0.3400	0.1632	0.2448	0.0590	0.0885
29	0.2330	0.3496	0.1701	0.2552	0.0597	0.0896
30	0.2352	0.3527	0.1778	0.2667	0.0618	0.0927
31	0.2415	0.3623	0.1861	0.2792	0.0632	0.0948
32	0.2493	0.3740	0.1965	0.2948	0.0660	0.0990
33	0.2614	0.3921	0.2069	0.3104	0.0681	0.1021
34	0.2736	0.4104	0.2194	0.3292	0.0715	0.1073
35	0.2910	0.4365	0.2326	0.3490	0.0788	0.1181
36	0.3090	0.4635	0.2472	0.3708	0.0853	0.1280
37	0.3285	0.4927	0.2625	0.3938	0.0911	0.1367
38	0.3486	0.5229	0.2792	0.4187	0.0977	0.1466
39	0.3715	0.5573	0.2972	0.4458	0.1065	0.1597

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
40	0.3769	0.5653	0.3167	0.4750	0.1167	0.1750
41	0.4097	0.6145	0.3368	0.5052	0.1269	0.1903
42	0.4406	0.6609	0.3583	0.5375	0.1407	0.2111
43	0.4791	0.7186	0.3812	0.5719	0.1553	0.2330
44	0.5183	0.7774	0.4069	0.6104	0.1721	0.2581
45	0.5608	0.8413	0.4319	0.6479	0.1903	0.2855
46	0.6041	0.9061	0.4604	0.6906	0.2115	0.3172
47	0.6510	0.9765	0.4910	0.7365	0.2348	0.3522
48	0.6951	1.0427	0.5243	0.7865	0.2618	0.3927
49	0.7428	1.1141	0.5590	0.8385	0.2902	0.4353
50	0.7944	1.1916	0.5965	0.8948	0.3062	0.4594
51	0.8504	1.2756	0.6375	0.9563	0.3403	0.5104
52	0.9113	1.3669	0.6826	1.0240	0.3771	0.5656
53	0.9776	1.4664	0.7313	1.0969	0.4174	0.6260
54	1.0499	1.5749	0.7840	1.1760	0.4618	0.6927
55	1.1290	1.6935	0.8424	1.2635	0.5090	0.7635
56	1.2156	1.8233	0.9062	1.3594	0.5618	0.8427
57	1.3105	1.9658	1.0201	1.5302	0.6188	0.9281
58	1.4149	2.1223	1.1576	1.7365	0.6799	1.0198
59	1.5298	2.2946	1.3111	1.9667	0.7465	1.1198
60	1.6565	2.4848	1.4639	2.1958	0.8181	1.2271
61	1.7966	2.6949	1.6410	2.4615	0.8965	1.3448
62	1.9406	2.9108	1.8215	2.7323	0.9792	1.4687
63	1.7521	2.6281	1.2236	1.8354	0.8021	1.2031
64	0.8603	1.2904	0.6750	1.0125	0.2549	0.3823

Trustee Minimum Cover

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

Current Age	Life cover	TPD cover	Current Age	Life cover	TPD cover	Current Age	Life cover	TPD cover
15	87,500	10,250	34	54,250	5,500	53	21,000	750
16	85,750	10,000	35	52,500	5,250	54	19,250	500
17	84,000	9,750	36	50,750	5,000	55	17,500	250
18	82,250	9,500	37	49,000	4,750	56	15,750	0
19	80,500	9,250	38	47,250	4,500	57	14,000	0
20	78,750	9,000	39	45,500	4,250	58	12,250	0
21	77,000	8,750	40	43,750	4,000	59	10,500	0
22	75,250	8,500	41	42,000	3,750	60	8,750	0
23	73,500	8,250	42	40,250	3,500	61	7,000	0
24	71,750	8,000	43	38,500	3,250	62	5,250	0
25	70,000	7,750	44	36,750	3,000	63	3,500	0
26	68,250	7,500	45	35,000	2,750	64	1,750	0
27	66,500	7,250	46	33,250	2,500			
28	64,750	7,000	47	31,500	2,250			
29	63,000	6,750	48	29,750	2,000			
30	61,250	6,500	49	28,000	1,750			
31	59,500	6,250	50	26,250	1,500			
32	57,750	6,000	51	24,500	1,250			
33	56,000	5,750	52	22,750	1,000			

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 31 March 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. For more information on this please log into your online portal or contact us.

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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