

# Suncorp Employee Superannuation Plan

Insurance premium rates guide

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## Important information

Suncorp Portfolio Services Limited (ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059) is the Trustee and issuer of this guide and takes responsibility for its contents.

The Suncorp Employee Superannuation Plan (Unique Superannuation Identifier 98 350 952 022 123) is part of the Suncorp Master Trust (SMT) (ABN 98 350 952 022, RSE Fund Registration No. R1056655). The Trustee is the trustee of the SMT.

Insurance cover offered through the Suncorp Employee Superannuation Plan is provided by Suncorp Life & Superannuation Limited (SLSL) (ABN 87 073 979 530, AFSL 229880).

The Trustee, SLSL and Suncorp-Metway Limited (ABN 66 010 831 722, AFSL 229882), are related bodies corporate of Suncorp Group Limited (ABN 66 145 290 124).

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The information contained in this guide is of a general nature only and does not constitute financial advice. We haven't taken into consideration your personal objectives, circumstances or financial needs. Before deciding to open an account or continuing to hold an interest, you should consider how the information contained in the Suncorp Employee Superannuation Plan 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 this information from time to time.

You can get a copy of the Suncorp Employee Superannuation Plan PDS and Product Guide from our website, or by logging into your Suncorp Employee Superannuation Plan account. If you'd like a free, printed copy of the PDS and Product Guide, contact us on 1800 652 489 or [staff.super@suncorp.com.au](mailto:staff.super@suncorp.com.au).

## Why is insurance important?

Today we take out insurance for all our assets, including the car, boat, house and personal valuables such as jewellery. However, many people neglect to insure their most important asset – themselves, and their ability to earn an income.

Fortunately, the Suncorp Employee Superannuation Plan offers a range of insurance options tailored to help protect you and your family from life's uncertainties.

Insurance offered through the Suncorp Employee Superannuation Plan is provided by Suncorp Life (Insurer). Suncorp Life is part of the Suncorp Group and is an award-winning insurer with a proud heritage of protecting Australians that stretches back for more than 180 years.

## Why have insurance through super?

By attaching insurance to your Suncorp Employee Superannuation Plan account, you can have your insurance fees conveniently and tax-effectively deducted from it. Which means it can potentially be cheaper than buying insurance outside super. Under current arrangements, if you're an eligible employee of the Suncorp Group, you have the added benefit of having your insurance fees for your Standard (Default) Cover paid for by your employer (including any applicable stamp duty). And in the event of your death, your valid nominated beneficiary may be able to choose to receive your Life cover in the form of a Suncorp Brighter Super® Pension. If you are eligible to receive a TPD benefit, we'll pay the benefit to your Suncorp Employee Superannuation Plan account. To access any TPD benefits, you must satisfy a 'condition of release'. If you satisfy a condition of release, we will pay the benefit to you, less any applicable tax.

## About this guide

This guide contains the base insurance rates for standard and individual insurance cover and should only be used as an indication. The insurance fees you pay may depend on your particular circumstances and medical conditions. For more information about what factors may affect your insurance fees, please see the Suncorp Employee Superannuation Plan PDS and Product Guide.

Insurance premiums (referred to as insurance fees) are the total amount payable for any level of cover you may have included as part of your super plan. Please refer to the examples in this guide to find out how much you pay in insurance fees.

## Understanding the Suncorp Employee Superannuation Plan – what type of member are you?

There are a number of different types of members within the plan and it's important to know which category you fall into. The following table provides a summary of the different membership categories within the plan:

Category name	Who is included in this category?
Employed member	Currently employed members of the Suncorp Group
Individual member	A member who has left employment with the Suncorp Group

## What rates apply to me?

The rates that apply to you will depend on your occupation. If you are unsure of your occupation rating please contact us.

## Examples of how to calculate insurance fees

To calculate insurance fees, you'll need to know:

- The member's age
- The member's gender
- The sum insured for Standard (Default) Cover
- The sum insured for Member Selected Cover (if applicable)
- The type of insurance benefit payable, ie Life cover only, Life & Total and Permanent Disability (TPD) cover and/or Income Protection cover
- For Income Protection cover, the benefit period and waiting period (for members joining on or after 19 November 2016, the benefit period is 2 years and the waiting period is 60 days).

For casual members who receive a sum insured based on paying an insurance fee of \$2 per week, information about the level of insurance cover provided can be found on page 10 of this guide.

For all other members, the annual insurance fees for all other insurance cover (including a fixed benefit amount and salary based cover), can be calculated as:

### Standard Cover for Life only, Life & TPD and Income Protection cover

$$\text{Annual insurance fees} = \text{Sum insured} \times \left[ \frac{\text{Insurance rate from table (Standard (Default) Cover)}}{1000} \right]$$

### Member Selected Cover for Life only and Life & TPD

$$\text{Annual insurance fees} = \text{Sum insured} \times \left[ \frac{\text{Insurance rate from table (Member Selected Cover)}}{1000} \right]$$

### Reinstated Income Protection cover

$$\text{Annual insurance fees} = \text{Sum insured} \times \left[ \frac{\text{Insurance rate from table (Reinstated Cover)}}{1000} \right]$$

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

### Employees of the Suncorp Group with Standard (Default) Cover

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings and are charged at 'standard' rates. Insurance fees are deducted from your account balance on a monthly basis.

#### EXAMPLE 1

George has just turned 25, works in the Call Centre and earns \$50,000 pa (excluding super). He has Standard (Default) Cover, which was provided to him when he joined the Suncorp Employee Superannuation Plan.

To calculate the cost of his insurance fee, the following steps need to be completed:

#### Step 1 – Calculate George's sum insured

<b>Standard (Default) Cover Life &amp; TPD</b>	= 7.5% of salary x future years & complete months of service to age 70 = (0.075 x \$50,000) x 45 = \$168,750 of Life & TPD cover
<b>Standard (Default) Cover Income Protection</b>	= 75% of salary = 0.75 x \$50,000 = \$37,500 annual benefit = \$3,125 monthly benefit (annual benefit ÷ 12)

#### Step 2 – Calculate the annual cost of George's insurance fees

<b>Annual insurance fee Life &amp; TPD cover</b>	= Sum insured x $\left[ \frac{\text{Insurance rate from table (Standard (Default) Cover)}}{1000} \right]$ = \$168,750 x $\left[ \frac{(0.6442 + 0.1090)}{1000} \right]$ = \$127.10
<b>Annual insurance fee Income Protection cover</b>	= \$37,500 x $\left[ \frac{2.2864}{1000} \right]$ = \$85.74

#### Step 3 – Calculate the monthly cost of George's insurance fees

<b>Monthly insurance fee Life &amp; TPD cover</b>	= Life & TPD annual insurance fee ÷ 12 = \$127.10 ÷ 12 = \$10.59
<b>Monthly insurance fee Income Protection cover</b>	= Income Protection annual insurance fee ÷ 12 = \$85.74 ÷ 12 = \$7.15

#### Step 4 – Calculate the total annual and monthly cost of George's insurance fees

<b>Total annual insurance fee (use amounts from Step 2)</b>	= Life & TPD insurance fee + Income Protection insurance fee = \$127.10 + \$85.74 = \$212.84
<b>Total monthly insurance fee (use amounts from Step 3)</b>	= Life & TPD insurance fee + Income Protection insurance fee = \$10.59 + \$7.15 = \$17.74

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which George lives. Please see Stamp duty on page 25 for more information.

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

### Employees of the Suncorp Group with Standard (Default) Cover and additional Member Selected Cover

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings. Rates are applied based on the following:

- Standard (Default) Cover is charged at 'standard' rates.
- Additional Member Selected Cover above the Standard (Default) Cover amount is charged using 'personal' rates. Insurance fees are deducted from your account balance on a monthly basis.

#### EXAMPLE 2

James has just turned 35, is a Team Leader in the Call Centre and earns \$65,000 pa (excluding super). He has Standard (Default) Cover, which was provided to him when he joined the Suncorp Employee Superannuation Plan and he has previously applied for and been accepted for an additional \$200,000 of 'Member Selected' Life & TPD cover.

To calculate the cost of his insurance fee, the following steps need to be completed:

#### Step 1 – Calculate James' sum insured

<b>Standard (Default) Cover Life &amp; TPD</b>	= 7.5% of salary x future years & complete months to service to age 70 = $(0.075 \times \$65,000) \times 35$ = \$170,625
<b>Member Selected Cover Life &amp; TPD</b>	= \$200,000
<b>Total Life &amp; TPD cover</b>	= Standard (Default) Cover + Member Selected Cover = \$170,625 + \$200,000 = \$370,625
<b>Standard (Default) Cover Income Protection</b>	= 75% of salary = $0.75 \times \$65,000$ = \$48,750 annual benefit = \$4,062.50 monthly benefit (annual benefit $\div$ 12)

#### Step 2 – Calculate the annual cost of James' insurance fees

<b>Annual insurance fee Standard (Default) Cover Life &amp; TPD</b>	(refer steps per Example 1) = \$180.76
<b>Annual insurance fee Member Selected Cover Life &amp; TPD</b>	= Sum insured x $\left[ \frac{\text{Insurance rate from table (Member Selected Cover)}}{1000} \right]$ = $\$200,000 \times \left[ \frac{(0.8621 + 0.3562)}{1000} \right]$ = \$243.66
<b>Total annual insurance fee Life &amp; TPD cover</b>	= Standard (Default) Cover insurance fee + Member Selected Cover insurance fee = \$180.76 + \$243.66 = \$424.42
<b>Annual insurance fee Income Protection cover</b>	(refer steps per Example 1) = \$153.18

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

### Step 3 – Calculate the monthly cost of James' insurance fees

Monthly insurance fee Life & TPD cover	= Life & TPD annual insurance fee ÷ 12 = \$424.42 ÷ 12 = \$35.37
Monthly insurance fee Income Protection cover	= Income Protection annual insurance fee ÷ 12 = \$153.18 ÷ 12 = \$12.77

### Step 4 – Calculate the total annual and monthly cost of James' insurance fees

Total annual insurance fee (use amounts from Step 2)	= Life & TPD insurance fee + Income Protection insurance fee = \$424.42 + \$153.18 = \$577.60
Total monthly insurance fee (use amounts from Step 3)	= Life & TPD insurance fee + Income Protection insurance fee = \$35.37 + \$12.77 = \$48.14

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which James lives. Please see Stamp duty on page 25 for more information.

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

### Individual members with Life & TPD cover

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings. Rates are applied based on the following:

- Individual (Standard) Cover is charged at 'individual standard' rates.
- Additional Member Selected Cover above the Individual (Standard) Cover is charged using 'individual voluntary' rates.

Insurance fees are deducted from your account balance on a monthly basis.

#### EXAMPLE 3

Daniel has just turned 35 and is an ex-employee of Suncorp. He has Individual (Standard) Cover to the amount of \$393,750, which was the amount of Life & TPD cover provided under the Suncorp Employee Superannuation Plan prior to becoming an individual member. Daniel has previously applied for and has been accepted for an addition \$200,000 of 'Member Selected' Life & TPD cover.

To calculate the cost of his insurance fee, the following steps need to be completed.

#### Step 1 – Calculate the annual cost of Daniel's insurance fees for Individual (Standard) Cover

Annual insurance fee	= Sum insured x [Insurance rate for table (Individual Standard Cover)/1000]
Individual (Standard) Cover	= \$393,750 x [(0.7872 + 0.4090)/1,000]
Life & TPD	= \$471.00

#### Step 2 – Calculate the annual cost of Daniel's insurance fees for Member Selected Cover

Annual insurance fee	= Sum insured x [Insurance rate for table (Individual Voluntary Cover)/1000]
Member Selected cover	= \$200,000 x [0.9052 + 0.4704/1000]
Life & TPD	= \$275.12

#### Step 3 – Calculate the total annual and monthly cost of Daniel's insurance fees

Annual insurance fee	= Individual (Standard) Cover insurance fee + Member Selected Cover insurance fee
Life & TPD cover	= \$471.00 + \$275.12
(Use amounts from Step 1 and Step 2 above)	= \$746.12
Monthly insurance fee	= Life & TPD insurance fee ÷ 12
Life & TPD cover	= \$746.12 ÷ 12
	= \$62.18

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Daniel lives. Please see Stamp duty on page 25 for more information.



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

### Employees who have left employment with the Suncorp Group and wish to reinstate their Income Protection cover

You can apply to reinstate your Income Protection cover with the benefit of limited underwriting within six months of the date you left your employer. If you apply to have your Income Protection cover reinstated, and your application is accepted, insurance fees will be based on 'individual' rates.

All rates assume acceptance of insurance on standard terms and conditions, with no exclusions or loadings and are charged at 'individual' rates. Insurance fees are deducted from your account balance on a monthly basis.

#### EXAMPLE 4

Steven joined the Suncorp Group before 1 November 2015. He has just turned 25, left employment with the Suncorp Group and wishes to reinstate his Income Protection cover. His salary at his new job as a Team Manager is \$75,000 pa (excluding super) and has a 2 year benefit with a 28 day waiting period. Steve has no medical conditions, does not smoke or participate in any hazardous pursuits.

#### Step 1 – Calculate Steven's sum insured

$$\begin{aligned}\text{Income Protection sum insured} &= 75\% \text{ of salary} \\ &= 0.75 \times \$75,000 \\ &= \$56,250 \text{ annual benefit} \\ &= \$4,687.50 \text{ monthly benefit (annual benefit } \div 12)\end{aligned}$$

#### Step 2 – Calculate the annual cost of Steven's insurance fees

$$\begin{aligned}\text{Annual insurance fee} &= \text{Annual benefit} \times \left[ \frac{\text{Non-smoker individual insurance rate}}{1000} \right] \\ \text{Income Protection cover} &= \$56,250 \times \left[ \frac{4.1602}{1000} \right] \\ &= \$234.01 \text{ base annual insurance fee ('base insurance fee')} \\ \text{Occupation adjustment} &= \text{Base insurance fee} \times \text{Occupation rating factor (refer page 18)} \\ &= \$234.01 \times 0\% \text{ (White Collar)} \\ &= \$0 \\ \text{Final annual insurance fee} &= \text{Base insurance fee} + \text{Occupation adjustment} \\ &= \$234.01 + \$0 \\ &= \$234.01\end{aligned}$$

#### Step 3 – Calculate the monthly cost of Steven's insurance fees

$$\begin{aligned}\text{Monthly insurance fee} &= \text{Income Protection annual insurance fee} \div 12 \\ \text{Income Protection cover} &= \$234.01 \div 12 \\ &= \$19.50\end{aligned}$$

Stamp duty will be payable in addition to the insurance fee and the amount will depend on the state in which Steven lives. Please see Stamp duty on page 25 for more information.

# Insurance cover levels – Standard (Default) Cover

## Life cover only for casual employees

The insurance cover levels below are based on an insurance fee of \$2.00 per week and assume your insurance fees are paid monthly.

Age	Life cover only
	Male & Female
15	179,186.77
16	179,186.77
17	179,186.77
18	179,186.77
19	179,186.77
20	179,186.77
21	179,186.77
22	179,186.77
23	179,186.77
24	179,186.77
25	179,186.77
26	179,186.77
27	179,186.77
28	179,186.77
29	179,186.77
30	179,186.77
31	179,186.77
32	179,186.77
33	179,186.77
34	179,186.77
35	168,393.78
36	155,922.04
37	148,698.88
38	136,196.96
39	125,391.85
40	114,587.92
41	103,896.10
42	93,106.54

Age	Life cover only
	Male & Female
43	85,993.05
44	77,002.81
45	68,098.48
46	60,897.06
47	53,702.36
48	48,300.20
49	44,800.55
50	39,399.91
51	35,800.34
52	32,200.14
53	28,599.71
54	26,799.98
55	23,199.79
56	21,500.04
57	19,699.95
58	17,900.17
59	16,100.07
60	14,299.86
61	14,299.86
62	12,500.00
63	10,700.03
64	10,700.03
65	10,700.03
66	10,700.03
67	10,700.03
68	10,700.03
69	10,700.03

Note:

- There may be minor variations in the insurance rates shown to those charged to you in the Suncorp Employer Superannuation Plan due to rounding considerations.

# Insurance rates – Standard (Default) Cover

## Life & TPD cover (Standard rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- For members aged above 65, a different definition of TPD applies. Please see 'Key definitions and concepts' in the 'Insurance' section in the Suncorp Employee Superannuation Plan Product Guide for more information.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	0.6733	0.2831	0.0147	0.0097
16	0.6733	0.2831	0.0147	0.0097
17	0.6733	0.2831	0.0147	0.0097
18	0.7588	0.3200	0.0249	0.0165
19	0.7818	0.2935	0.0359	0.0245
20	0.7779	0.2867	0.0471	0.0305
21	0.7753	0.2669	0.0580	0.0340
22	0.7845	0.2571	0.0684	0.0382
23	0.7678	0.2472	0.0782	0.0458
24	0.7257	0.2420	0.0870	0.0537
25	0.6442	0.2536	0.1090	0.0638
26	0.6206	0.2693	0.1156	0.0837
27	0.6049	0.2801	0.1229	0.0950
28	0.5892	0.2908	0.1297	0.1068
29	0.5656	0.3124	0.1418	0.1235
30	0.5791	0.3211	0.1672	0.1475
31	0.5900	0.3412	0.1818	0.1777
32	0.6064	0.3608	0.1931	0.2006
33	0.6420	0.3820	0.2250	0.2249
34	0.6980	0.4138	0.2662	0.2623
35	0.7497	0.4477	0.3097	0.2914
36	0.8026	0.4805	0.3578	0.3408
37	0.8525	0.5117	0.4158	0.3948
38	0.8866	0.5407	0.4520	0.4532
39	0.9679	0.5810	0.4958	0.5235
40	1.0603	0.6051	0.5589	0.6010
41	1.1414	0.6585	0.6146	0.6802
42	1.2158	0.7208	0.6798	0.7732

Age	Life		TPD	
	Male	Female	Male	Female
43	1.3027	0.7919	0.7554	0.8810
44	1.3772	0.8847	0.8086	1.0129
45	1.4815	1.0120	0.8750	1.1485
46	1.6140	1.0979	0.9650	1.3026
47	1.7586	1.1934	1.0627	1.4785
48	1.9392	1.3199	1.1701	1.6466
49	2.1560	1.4610	1.3184	1.8348
50	2.3969	1.6325	1.4891	2.0145
51	2.6254	1.8349	1.7087	2.2304
52	2.8786	1.9761	1.9618	2.4687
53	3.1051	2.1389	2.2586	2.7444
54	3.3312	2.3344	2.6016	3.0181
55	3.5940	2.5865	2.9668	3.4826
56	3.8929	2.8605	3.5112	3.7878
57	4.3166	3.1783	4.0303	4.2284
58	4.8302	3.4657	4.6173	4.5670
59	5.4229	3.7905	5.3044	4.9179
60	6.1952	4.0943	6.0881	5.4470
61	7.0046	4.3731	6.9225	6.0698
62	7.9338	4.7792	7.8794	6.6686
63	9.0030	5.2159	9.1315	7.4093
64	10.2121	5.6699	10.5736	8.0759
65	11.5910	6.3169	12.2462	8.9110
66	13.1398	7.0087	14.1603	9.6262
67	14.8784	7.7546	16.3483	10.5146
68	16.8269	8.5633	18.8449	11.8345
69	18.9952	9.4259	21.6746	13.2724

# Insurance rates – Standard (Default) Cover (cont.)

## Income Protection cover (Standard rates)

The annual insurance rates below are per \$1,000 of insured benefits. They exclude stamp duty and assume your insurance fees are paid monthly.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Please note:

- You can apply for Income Protection cover of up to 75% of your salary (excluding superannuation), to a maximum limit of \$10,000 per month.

## Explanation of member categories

Category name	Description
GIOA	GIO – Schedule A members
GIOB	GIO – Schedule B members
DEF	Individual members
AB	New employed members who joined on or after 1 November 2015

## Standard cover for all member categories (except GIOA, GIOB, DEF and AB) 2 year benefit period, 28 day waiting period

Age	Male	Female
15	2.9803	4.0488
16	3.0172	4.0908
17	3.0546	4.1334
18	3.0926	4.1766
19	3.1312	4.2205
20	3.1704	4.2649
21	3.0882	4.3098
22	3.0160	4.3555
23	2.9536	4.4018
24	2.9010	4.4487
25	2.8580	4.4962
26	2.8630	4.6052
27	2.8932	4.7555
28	2.9474	4.9454
29	3.0244	5.1734
30	3.1234	5.4382
31	3.2436	5.7383
32	3.3845	6.0727
33	3.5455	6.4401
34	3.7266	6.8396
35	3.9276	7.2704
36	4.1490	7.7318
37	4.3910	8.2234
38	4.6546	8.7447
39	4.9406	9.2961
40	5.2504	9.8774
41	5.5856	10.4895

Age	Male	Female
42	5.9482	11.1331
43	6.3406	11.8095
44	6.7654	12.5204
45	7.2257	13.2679
46	7.7251	14.0546
47	8.2678	14.8837
48	8.8584	15.7590
49	9.5021	16.6850
50	10.2048	17.6671
51	10.9731	18.7114
52	11.8148	19.8250
53	12.7382	21.0162
54	13.7530	22.2945
55	14.8703	23.6707
56	16.1026	25.1577
57	17.4641	26.7699
58	18.9713	28.5241
59	20.6430	30.4396
60	22.5013	32.5390
61	24.5712	34.8481
62	26.8822	37.3973
63	33.7187	46.2445
64	60.0881	81.8006
65	92.0732	125.6539
66	99.1539	132.4208
67	106.8206	139.5464
68	77.0329	98.4429

## Insurance rates – Standard (Default) Cover (cont.)

### Income Protection cover (Standard rates) continued

The annual insurance rates below are per \$1,000 of insured benefits. They exclude stamp duty and assume your insurance fees are paid monthly.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Please note you can apply for Income Protection cover of up to 75% of your salary (excluding superannuation), to a maximum limit of \$10,000 per month.

### Standard cover members of category AB 2 year benefit period, 60 day waiting period

Age	Male	Female
15	2.3843	3.2390
16	2.4138	3.2726
17	2.4437	3.3068
18	2.4741	3.3413
19	2.5050	3.3764
20	2.5363	3.4119
21	2.4706	3.4479
22	2.4128	3.4844
23	2.3629	3.5214
24	2.3208	3.5590
25	2.2864	3.5970
26	2.2904	3.6842
27	2.3146	3.8044
28	2.3579	3.9564
29	2.4195	4.1388
30	2.4988	4.3506
31	2.5949	4.5907
32	2.7076	4.8582
33	2.8364	5.1521
34	2.9812	5.4717
35	3.1421	5.8163
36	3.3192	6.1854
37	3.5128	6.5787
38	3.7236	6.9958
39	3.9524	7.4369
40	4.2003	7.9020
41	4.4685	8.3916

Age	Male	Female
42	4.7586	8.9065
43	5.0724	9.4476
44	5.4123	10.0163
45	5.7805	10.6143
46	6.1801	11.2436
47	6.6143	11.9069
48	7.0867	12.6072
49	7.6017	13.3480
50	8.1638	14.1337
51	8.7785	14.9692
52	9.4518	15.8600
53	10.1905	16.8129
54	11.0024	17.8356
55	11.8963	18.9366
56	12.8820	20.1261
57	13.9713	21.4159
58	15.1770	22.8193
59	16.5144	24.3517
60	18.0010	26.0312
61	19.6570	27.8785
62	21.5057	29.9178
63	26.9750	36.9956
64	48.0705	65.4405
65	73.6586	100.5231
66	79.3231	105.9366
67	85.4565	111.6371
68	61.6263	78.7543

## Insurance rates – Standard (Default) Cover (cont.)

### Income Protection cover (Standard rates) continued

The annual insurance rates below are per \$1,000 of insured benefits. They exclude stamp duty and assume your insurance fees are paid monthly.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Please note:

- You can apply for Income Protection cover of up to 75% of your salary (excluding superannuation), to a maximum limit of \$10,000 per month. Existing members may have a higher benefit limit than \$10,000 per month.

### Standard cover for members in GIOA and GIOB categories To age 65 benefit period, 28 day waiting period

Age	Male	Female
15	4.9374	7.4396
16	4.9374	7.4396
17	4.9374	7.4396
18	4.9374	7.4396
19	4.9374	7.4396
20	4.9374	7.4396
21	4.8927	7.6182
22	4.8592	7.7747
23	4.8368	7.9646
24	4.8257	8.1657
25	4.8368	8.3555
26	4.9374	8.6571
27	5.0602	9.0593
28	5.2502	9.5843
29	5.4735	10.1986
30	5.7529	10.9248
31	6.0991	11.7626
32	6.4789	12.7121
33	6.9480	13.7844
34	7.4731	14.9797
35	8.0539	16.3202
36	8.7019	17.7723
37	9.4279	19.3698
38	10.2322	21.0788
39	11.1147	22.9109
40	12.0642	24.8768

Age	Male	Female
41	13.0806	26.9322
42	14.2090	29.1105
43	15.4042	31.3780
44	16.6777	33.7238
45	18.0628	36.1367
46	19.4814	38.5830
47	21.0118	41.0742
48	22.6092	43.5651
49	24.2624	46.0226
50	26.0050	47.5084
51	27.7811	48.8824
52	29.6132	50.0888
53	31.5121	51.1388
54	33.4335	52.3228
55	35.3659	54.0990
56	37.2538	55.6294
57	38.9852	56.7798
58	40.4486	57.4725
59	41.4986	57.5619
60	41.8561	56.7576
61	41.1858	54.7134
62	38.7954	50.7366
63	33.0090	42.9954
64	18.0739	23.9273

# Insurance rates – Member Selected Cover

## Life & TPD cover (Personal rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- If you're an individual member (a member who has left employment with the Suncorp Group) without existing insurance cover, insurance is not available within your super account.
- If you're an individual member with existing insurance cover, you can apply for an increase to your Life cover only or Life & TPD cover.
- For members aged above 65, a different definition of TPD applies. Please see 'Key definitions and concepts' in the 'Insurance' section in the Suncorp Employee Superannuation Plan Product Guide for more information.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	0.7743	0.3256	0.0169	0.0112
16	0.7743	0.3256	0.0169	0.0112
17	0.7743	0.3256	0.0169	0.0112
18	0.8727	0.3680	0.0286	0.0190
19	0.8991	0.3375	0.0414	0.0282
20	0.8945	0.3297	0.0542	0.0350
21	0.8916	0.3070	0.0666	0.0391
22	0.9022	0.2956	0.0787	0.0439
23	0.8829	0.2842	0.0899	0.0527
24	0.8345	0.2783	0.1000	0.0617
25	0.7408	0.2917	0.1254	0.0734
26	0.7137	0.3097	0.1330	0.0962
27	0.6956	0.3221	0.1414	0.1092
28	0.6775	0.3345	0.1491	0.1228
29	0.6504	0.3592	0.1631	0.1421
30	0.6660	0.3693	0.1922	0.1697
31	0.6785	0.3924	0.2090	0.2044
32	0.6973	0.4149	0.2221	0.2307
33	0.7383	0.4393	0.2588	0.2586
34	0.8027	0.4759	0.3062	0.3017
35	0.8621	0.5149	0.3562	0.3351
36	0.9230	0.5525	0.4114	0.3920
37	0.9803	0.5884	0.4781	0.4540
38	1.0196	0.6217	0.5198	0.5211
39	1.1131	0.6681	0.5702	0.6021
40	1.2194	0.6958	0.6426	0.6911
41	1.3126	0.7572	0.7068	0.7822
42	1.3982	0.8289	0.7818	0.8891

Age	Life		TPD	
	Male	Female	Male	Female
43	1.4981	0.9107	0.8687	1.0131
44	1.5838	1.0174	0.9299	1.1648
45	1.7038	1.1638	1.0063	1.3208
46	1.8561	1.2626	1.1097	1.4980
47	2.0223	1.3724	1.2221	1.7002
48	2.2301	1.5179	1.3456	1.8936
49	2.4795	1.6801	1.5162	2.1100
50	2.7565	1.8774	1.7126	2.3166
51	3.0192	2.1102	1.9650	2.5650
52	3.3104	2.2725	2.2562	2.8390
53	3.5709	2.4598	2.5974	3.1561
54	3.8309	2.6845	2.9918	3.4708
55	4.1331	2.9744	3.4118	4.0050
56	4.4768	3.2895	4.0379	4.3559
57	4.9641	3.6550	4.6349	4.8626
58	5.5548	3.9856	5.3098	5.2521
59	6.2364	4.3591	6.1000	5.6557
60	7.1245	4.7085	7.0013	6.2640
61	8.0552	5.0290	7.9609	6.9802
62	9.1239	5.4961	9.0614	7.6689
63	10.3534	5.9983	10.5012	8.5207
64	11.7439	6.5204	12.1597	9.2873
65	13.3296	7.2644	14.0832	10.2476
66	15.1108	8.0601	16.2843	11.0702
67	17.1102	8.9177	18.8006	12.0918
68	19.3510	9.8477	21.6717	13.6097
69	21.8445	10.8397	24.9258	15.2633

# Insurance rates – Standard Cover for Individual Members

## Life & TPD cover (individual standard rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- Individual members do not have cover for ages above 65.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	0.7070	0.2972	0.0194	0.0128
16	0.7070	0.2972	0.0194	0.0128
17	0.7070	0.2972	0.0194	0.0128
18	0.7968	0.3360	0.0328	0.0218
19	0.8209	0.3082	0.0474	0.0324
20	0.8167	0.3011	0.0622	0.0402
21	0.8141	0.2803	0.0766	0.0450
22	0.8237	0.2699	0.0904	0.0505
23	0.8062	0.2595	0.1033	0.0606
24	0.7619	0.2541	0.1148	0.0709
25	0.6764	0.2663	0.1441	0.0842
26	0.6516	0.2828	0.1526	0.1105
27	0.6351	0.2941	0.1623	0.1254
28	0.6186	0.3054	0.1713	0.1410
29	0.5939	0.3280	0.1873	0.1632
30	0.6081	0.3372	0.2208	0.1949
31	0.6195	0.3582	0.2401	0.2347
32	0.6367	0.3788	0.2550	0.2650
33	0.6741	0.4011	0.2972	0.2970
34	0.7329	0.4345	0.3516	0.3465
35	0.7872	0.4701	0.4090	0.3848
36	0.8428	0.5045	0.4725	0.4502
37	0.8951	0.5373	0.5490	0.5214
38	0.9309	0.5677	0.5970	0.5985
39	1.0163	0.6100	0.6549	0.6914

Age	Life		TPD	
	Male	Female	Male	Female
40	1.1133	0.6353	0.7381	0.7938
41	1.1984	0.6914	0.8117	0.8983
42	1.2766	0.7568	0.8979	1.0211
43	1.3678	0.8315	0.9977	1.1635
44	1.4460	0.9289	1.0680	1.3378
45	1.5556	1.0626	1.1557	1.5168
46	1.6947	1.1528	1.2744	1.7204
47	1.8465	1.2531	1.4035	1.9526
48	2.0362	1.3859	1.5454	2.1747
49	2.2639	1.5340	1.7412	2.4232
50	2.5168	1.7141	1.9667	2.6606
51	2.7567	1.9267	2.2567	2.9457
52	3.0225	2.0749	2.5910	3.2604
53	3.2604	2.2459	2.9830	3.6245
54	3.4978	2.4511	3.4359	3.9860
55	3.7737	2.7158	3.9182	4.5994
56	4.0875	3.0035	4.6373	5.0025
57	4.5324	3.3372	5.3229	5.5844
58	5.0718	3.6390	6.0981	6.0317
59	5.6941	3.9800	7.0055	6.4951
60	6.5049	4.2991	8.0406	7.1938
61	7.3548	4.5917	9.1425	8.0164
62	8.3305	5.0182	10.4063	8.8072
63	9.4531	5.4767	12.0600	9.7854
64	10.7227	5.9534	13.9646	10.6658



# Insurance rates – Member Selected Cover for Individual Members

## Life & TPD cover (individual voluntary rates)

The annual insurance rates below are per \$1,000 of insured benefits and assume your insurance fees are paid monthly.

Please note:

- You can only hold TPD cover with Life cover and it can't exceed the level of your Life cover.
- Individual members do not have cover for ages above 65.
- There may be minor variations in the insurance rates shown to those charged to you due to rounding considerations.

For more information on the insurance available within the Suncorp Employee Superannuation Plan, please see 'Insurance' in the Suncorp Employee Superannuation Plan PDS and Product Guide.

Age	Life		TPD	
	Male	Female	Male	Female
15	0.8130	0.3418	0.0223	0.0148
16	0.8130	0.3418	0.0223	0.0148
17	0.8130	0.3418	0.0223	0.0148
18	0.9163	0.3864	0.0378	0.0250
19	0.9440	0.3544	0.0546	0.0372
20	0.9393	0.3462	0.0716	0.0462
21	0.9362	0.3223	0.0880	0.0517
22	0.9473	0.3104	0.1039	0.0580
23	0.9271	0.2985	0.1188	0.0696
24	0.8762	0.2923	0.1321	0.0815
25	0.7778	0.3063	0.1657	0.0969
26	0.7494	0.3252	0.1755	0.1271
27	0.7304	0.3382	0.1866	0.1442
28	0.7114	0.3512	0.1970	0.1622
29	0.6830	0.3772	0.2154	0.1876
30	0.6993	0.3878	0.2539	0.2241
31	0.7124	0.4120	0.2761	0.2699
32	0.7322	0.4356	0.2934	0.3047
33	0.7752	0.4612	0.3418	0.3416
34	0.8429	0.4997	0.4043	0.3984
35	0.9052	0.5406	0.4704	0.4426
36	0.9692	0.5801	0.5433	0.5177
37	1.0294	0.6179	0.6314	0.5996
38	1.0705	0.6528	0.6865	0.6883
39	1.1688	0.7015	0.7531	0.7952

Age	Life		TPD	
	Male	Female	Male	Female
40	1.2803	0.7306	0.8488	0.9128
41	1.3782	0.7951	0.9334	1.0330
42	1.4681	0.8703	1.0326	1.1743
43	1.5730	0.9563	1.1474	1.3381
44	1.6629	1.0683	1.2282	1.5384
45	1.7889	1.2220	1.3290	1.7443
46	1.9489	1.3257	1.4656	1.9784
47	2.1235	1.4410	1.6140	2.2455
48	2.3416	1.5938	1.7772	2.5009
49	2.6034	1.7641	2.0023	2.7866
50	2.8943	1.9712	2.2618	3.0596
51	3.1702	2.2157	2.5952	3.3875
52	3.4759	2.3861	2.9797	3.7494
53	3.7495	2.5828	3.4304	4.1682
54	4.0224	2.8188	3.9513	4.5838
55	4.3398	3.1232	4.5059	5.2894
56	4.7007	3.4540	5.3329	5.7529
57	5.2123	3.8378	6.1213	6.4221
58	5.8325	4.1849	7.0127	6.9365
59	6.5482	4.5770	8.0563	7.4694
60	7.4807	4.9439	9.2466	8.2729
61	8.4580	5.2805	10.5139	9.2189
62	9.5801	5.7709	11.9673	10.1282
63	10.8711	6.2982	13.8690	11.2533
64	12.3311	6.8464	16.0592	12.2658

# Insurance rates – Reinstated Cover

## Income Protection cover (Individual rates)

### Occupation categories

For reinstatement of Income Protection cover, the level of insurance fee payable depends on your occupation, according to one of the following pre-defined occupation categories and other factors. Your insurance fee may have an additional loading based on your occupation rating factor below.

### Occupational rating factors

Occupation rating factor	Category	Insurance loading
1	Professional	-10%
2	White Collar	0%
3	Light Blue / Grey Collar	50%
4	Blue / Skilled Blue Collar	100%
5	Heavy Blue Collar	175%
6	Hazardous	Uninsurable

### Occupation category definitions

#### 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 Collar

Includes most occupations which don't involve manual work and aren't included in 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. Blue / 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. The Suncorp Employee Superannuation Plan doesn't offer cover to members with hazardous occupations.

# Insurance rates – Reinstated Cover (cont.)

## Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving only.

Please note:

- Your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

## Reinstated Cover for all member categories at individual rates (except GIOA, GIOB and AB) 2 year benefit period, 28 day waiting period

### Male insurance rates

Age	Male	
	Non-Smoker	Smoker
15	3.9104	4.8880
16	3.9104	4.8880
17	3.9104	4.8880
18	3.9104	4.8880
19	3.9104	4.8880
20	3.9104	4.8880
21	3.9104	4.8880
22	3.9993	4.9991
23	4.0882	5.1102
24	4.1770	5.2213
25	4.1602	5.2003
26	4.1404	5.1755
27	4.3046	5.3808
28	4.3767	5.4710
29	4.5457	5.6820
30	4.6193	5.7742
31	4.6930	5.8663
32	4.8682	6.0852
33	5.0465	6.3080
34	5.2278	6.5348
35	5.4370	6.7962
36	5.6461	7.0575
37	5.7506	7.1882
38	5.9597	7.4496
39	6.1688	7.7110
40	6.5870	8.2338
41	6.9007	8.6259

Age	Male	
	Non-Smoker	Smoker
42	7.3190	9.1487
43	7.7372	9.6714
44	8.2599	10.3250
45	8.6782	10.8478
46	9.2010	11.5012
47	9.8283	12.2854
48	10.4556	13.0695
49	11.1875	13.9844
50	12.2331	15.2914
51	13.2786	16.5983
52	14.5334	18.1666
53	15.8926	19.8657
54	17.4609	21.8262
55	19.1338	23.9173
56	21.0158	26.2698
57	23.1070	28.8837
58	25.5118	31.8897
59	28.1257	35.1570
60	30.5305	38.1630
61	33.1444	41.4305
62	35.8628	44.8286
63	44.9832	56.2292
64	80.1620	100.2028
65	122.8325	153.5411
66	132.2786	165.3488
67	142.5065	178.1337
68	102.7675	128.4598

## Insurance rates – Reinstated Cover (cont.)

### Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable only to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving.

Please note:

- Your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

### Reinstated Cover for all member categories at individual rates (except GIOA, GIOB and AB) 2 year benefit period, 28 day waiting period

#### Female insurance rates

Age	Female	
	Non-Smoker	Smoker
15	5.8656	7.3321
16	5.8656	7.3321
17	5.8656	7.3321
18	5.8656	7.3321
19	5.8656	7.3321
20	5.8656	7.3321
21	5.8656	7.3321
22	6.0434	7.5542
23	6.1322	7.6654
24	6.2211	7.7765
25	6.2404	7.8006
26	6.2566	7.8208
27	6.3634	7.9542
28	6.5650	8.2063
29	6.7700	8.4625
30	6.8798	8.5998
31	7.0894	8.8618
32	7.3022	9.1278
33	7.6211	9.5264
34	7.8418	9.8022
35	8.1554	10.1942
36	8.4690	10.5863
37	8.6782	10.8478
38	8.9918	11.2398
39	9.3055	11.6319
40	9.8283	12.2854
41	10.4556	13.0695

Age	Female	
	Non-Smoker	Smoker
42	10.9784	13.7230
43	11.6058	14.5072
44	12.3377	15.4221
45	13.0695	16.3370
46	13.9060	17.3825
47	14.7425	18.4281
48	15.6834	19.6043
49	16.8336	21.0420
50	18.2974	22.8717
51	19.9702	24.9628
52	21.8522	27.3154
53	23.8389	29.7986
54	26.1391	32.6738
55	28.7530	35.9413
56	31.5760	39.4700
57	34.7127	43.3909
58	38.2676	47.8346
59	42.1362	52.6702
60	45.7957	57.2446
61	49.7688	62.2110
62	53.8465	67.3082
63	66.5851	83.2315
64	117.7806	147.2259
65	180.9228	226.1538
66	190.6661	238.3330
67	200.9259	251.1577
68	141.7430	177.1789

# Insurance rates – Reinstated Cover (cont.)

## Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable only to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving.

Please note your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

## Reinstated Cover for all members of category AB at individual rates 2 year benefit, 60 day waiting period

### Male insurance rates

Age	Male	
	Non-Smoker	Smoker
15	3.1283	3.9104
16	3.1283	3.9104
17	3.1283	3.9104
18	3.1283	3.9104
19	3.1283	3.9104
20	3.1283	3.9104
21	3.1283	3.9104
22	3.1994	3.9993
23	3.2705	4.0882
24	3.3416	4.1770
25	3.3282	4.1603
26	3.3123	4.1404
27	3.4437	4.3046
28	3.5014	4.3768
29	3.6365	4.5456
30	3.6954	4.6193
31	3.7544	4.6931
32	3.8945	4.8682
33	4.0372	5.0464
34	4.1823	5.2278
35	4.3496	5.4369
36	4.5169	5.6460
37	4.6004	5.7506
38	4.7677	5.9597
39	4.9350	6.1688
40	5.2696	6.5871
41	5.5206	6.9007

Age	Male	
	Non-Smoker	Smoker
42	5.8552	7.3190
43	6.1898	7.7372
44	6.6079	8.2600
45	6.9425	8.6782
46	7.3608	9.2010
47	7.8627	9.8283
48	8.3645	10.4556
49	8.9500	11.1875
50	9.7865	12.2331
51	10.6229	13.2787
52	11.6267	14.5333
53	12.7140	15.8925
54	13.9687	17.4609
55	15.3071	19.1338
56	16.8127	21.0158
57	18.4856	23.1069
58	20.4094	25.5117
59	22.5005	28.1256
60	24.4244	30.5304
61	26.5155	33.1444
62	28.6902	35.8628
63	35.9866	44.9834
64	64.1296	80.1622
65	98.2660	122.8329
66	105.8229	132.2790
67	114.0052	142.5070
68	82.2140	102.7678

# Insurance rates – Reinstated Cover (cont.)

## Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable only to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving.

Please note your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

## Reinstated Cover for all members of category AB at individual rates 2 year benefit, 60 day waiting period

### Female insurance rates

Age	Female	
	Non-Smoker	Smoker
15	4.6925	5.8657
16	4.6925	5.8657
17	4.6925	5.8657
18	4.6925	5.8657
19	4.6925	5.8657
20	4.6925	5.8657
21	4.6925	5.8657
22	4.8347	6.0433
23	4.9058	6.1323
24	4.9769	6.2212
25	4.9923	6.2404
26	5.0053	6.2566
27	5.0907	6.3633
28	5.2520	6.5651
29	5.4160	6.7700
30	5.5039	6.8798
31	5.6716	7.0895
32	5.8417	7.3022
33	6.0969	7.6211
34	6.2734	7.8417
35	6.5243	8.1554
36	6.7752	8.4691
37	6.9425	8.6782
38	7.1935	8.9919
39	7.4444	9.3055
40	7.8627	9.8283
41	8.3645	10.4556

Age	Female	
	Non-Smoker	Smoker
42	8.7827	10.9784
43	9.2846	11.6058
44	9.8701	12.3377
45	10.4556	13.0696
46	11.1248	13.9060
47	11.7940	14.7425
48	12.5468	15.6835
49	13.4669	16.8336
50	14.6379	18.2973
51	15.9762	19.9702
52	17.4818	21.8523
53	19.0711	23.8388
54	20.9113	26.1391
55	23.0024	28.7530
56	25.2608	31.5760
57	27.7702	34.7127
58	30.6141	38.2676
59	33.7090	42.1362
60	36.6365	45.7956
61	39.8150	49.7688
62	43.0772	53.8465
63	53.2681	66.5852
64	94.2245	117.7807
65	144.7382	180.9230
66	152.5329	190.6664
67	160.7407	200.9262
68	113.3944	141.7431

## Insurance rates – Reinstated Cover (cont.)

### Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable only to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving.

Please note:

- Your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

### Reinstated Cover for members in GIOA and GIOB categories To age 65 benefit period, 28 day waiting period

#### Male insurance rates

Age	Male	
	Non-Smoker	Smoker
15	6.7414	7.2348
16	7.1330	7.6549
17	7.3918	7.9326
18	7.6704	8.2317
19	7.9558	8.5378
20	8.2610	8.8654
21	8.2610	8.6543
22	8.2876	8.8795
23	8.3206	9.1131
24	8.4003	9.1817
25	8.4866	9.2948
26	8.7188	9.5694
27	9.0307	10.1319
28	9.4156	10.5637
29	9.8668	11.3106
30	10.3776	11.8962
31	10.9682	12.2738
32	11.6450	13.3086
33	12.3550	14.0789
34	13.1645	15.3074
35	14.0403	16.5931
36	14.9759	17.5803
37	15.9846	18.7053
38	17.0594	20.2581
39	18.2140	21.4924

Age	Male	
	Non-Smoker	Smoker
40	19.4282	23.5381
41	20.7287	24.8745
42	22.1089	26.6830
43	23.5488	28.5674
44	25.0682	30.4674
45	26.6739	32.0861
46	28.3660	34.1946
47	30.6196	36.9006
48	33.0139	39.7759
49	35.5390	43.2122
50	38.2051	46.5626
51	41.0234	49.6187
52	43.9536	53.1266
53	46.9832	56.6781
54	50.3590	60.9418
55	53.8302	65.2378
56	57.3258	69.4126
57	60.5861	73.1670
58	63.4301	76.9997
59	65.5319	79.4058
60	66.4099	80.4635
61	65.4485	79.1876
62	61.5223	74.3034
63	24.8844	31.1055
64	12.2182	15.2729

## Insurance rates – Reinstated Cover (cont.)

### Income Protection cover (Individual rates) continued

The annual insurance rates below are per \$1,000 of insured benefits, exclude stamp duty, assume your insurance fees are paid monthly and are applicable only to former employees of the Suncorp Group who have applied to have their Income Protection cover reinstated after leaving.

Please note:

- Your application to reinstate your Income Protection cover must be submitted to us and accepted by the Insurer within six months of leaving employment with the Suncorp Group.

### Reinstated Cover for members in GIOA and GIOB categories To age 65 benefit period, 28 day waiting period

#### Female insurance rates

Age	Female	
	Non-Smoker	Smoker
15	9.6200	10.2406
16	10.3583	11.0266
17	10.7058	11.3965
18	11.0696	11.7836
19	11.4387	12.1766
20	11.8133	12.5754
21	12.2042	12.9915
22	12.6167	13.6181
23	13.0348	14.0530
24	13.4528	14.7140
25	13.8926	15.2156
26	14.5549	15.9634
27	15.3203	17.0783
28	16.2215	18.0530
29	17.2585	19.4853
30	18.4148	20.7909
31	19.7015	22.5614
32	21.0913	24.1042
33	22.6114	26.1443
34	24.2292	27.9566
35	25.9556	30.2169
36	27.7797	33.0905
37	29.6906	35.2046
38	31.6776	37.8370
39	33.7514	40.5930

Age	Female	
	Non-Smoker	Smoker
40	35.8796	43.2394
41	38.0729	46.4302
42	40.3095	48.6494
43	42.5897	51.3853
44	44.8969	54.6169
45	47.2096	57.2933
46	49.5332	59.8902
47	53.2901	64.2214
48	57.1558	69.1402
49	61.1358	74.0066
50	65.1873	79.2207
51	69.3065	83.7819
52	73.4258	89.2209
53	77.5298	93.5278
54	81.9749	99.0034
55	86.3131	104.5644
56	90.3669	109.6016
57	92.9293	112.6003
58	94.5830	114.6270
59	94.9829	114.9493
60	93.6402	113.2994
61	89.8959	108.8816
62	82.5678	100.0526
63	37.2221	46.5276
64	18.2761	22.8450



# 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 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.

## How to contact us

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#### Issuer:

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#### Insurer:

Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880