

Suncorp WealthSmart®

Insurance premium rates guide

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Issuer

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The information provided is up to date at the time of preparation. 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 printed version free of charge, give us a call on 13 11 55.

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About this guide

This guide contains base insurance rates and should only be used as an indication. The insurance fees you pay may vary depending on your particular circumstances and medical conditions. Please see your Suncorp WealthSmart PDS if you'd like more information on other factors that may affect insurance fees. 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.

Examples of how to calculate insurance fees

To calculate insurance fees you'll need to know:

- The member's age on their next birthday
- The member's gender
- The sum insured
- The benefit type, e.g. Death-only, Death 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 5 for more information on this. Instructions on how to calculate \$ per week cover for Death and Death and TPD can be found on pages 10 and 12. The annual insurance fee for all other cover (including a fixed benefit amount and salary based cover), can be calculated as:

$$\begin{aligned} \text{Base annual insurance fee} &= \text{Sum insured} \times (\text{insurance rate from table}) / 1000 \\ &+ \\ \text{Occupation loading} &= (\text{base annual insurance fee}) \times (\text{occupation loading } \%) \\ &= \text{Annual insurance fee} \end{aligned}$$

The rate table is inclusive of 25% commission (excluding GST). For members who wish to calculate insurance fees net of commission, multiply the rate by 0.75.

Suncorp WealthSmart Personal Super members

All rates are charged at individual rates.

Example 1

Samantha will be age 30 next birthday, works as a lawyer and earns \$100,000 pa. Samantha would like to insure herself for \$500,000 Death 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 assumes Samantha will be accepted on standard terms and she doesn't undertake any hazardous pursuits or smoke.

The cost of her insurance fee would be:

Death cover, base:	$\$500,000 \times 0.3590 / 1,000 = \179.50
Death cover, occupation loading:	$\$179.50 \times 0\% = \0
Total Death cover	$\$179.50 + \$0 = \mathbf{\$179.50}$
TPD cover, base:	$\$500,000 \times 0.1828 / 1,000 = \91.40
TPD cover, occupation loading:	$\$91.40 \times -10\% = -\9.14
Total TPD cover	$\$91.40 - \$9.14 = \mathbf{\$82.26}$
Total annual cost of Death and TPD benefit of \$500,000:	$\$179.50 + \$82.26 = \mathbf{\$261.76}$

Income Protection, base:	$\$72,000 \times 4.6176 / 1,000 = \332.47
Income Protection, occupation loading:	$\$332.47 \times -10\% = -\33.25
Total annual cost of Income Protection benefit of \$72,000 pa:	$\$332.47 - \$33.25 = \mathbf{\$299.22}$

Total cost of all cover per month $(\$261.76 + \$299.22) / 12 = \mathbf{\$46.75}$

Stamp duty will be payable in addition to the insurance fee for Income Protection and the amount will depend on the state in which Samantha lives. Stamp duty may be payable on the TPD element of the insurance fee depending on the state in which she lives. Please see 'Stamp duty' on page 30 for more information.

Suncorp WealthSmart Business Super members

Rates shown in this guide include the product's default rate of 25% commission (excluding GST) applicable to members who joined the fund prior to 1 July 2014. You may pay less than the commission included in the rate tables if a lower amount of commission has been negotiated with the adviser and will not pay any commission on insurance fees deducted from the Suncorp Lifestage Fund.

If you are invested in the Suncorp Lifestage Fund and other investment options, your insurance fees will be deducted from your other investment options first. If the balance in your other investment options is insufficient to pay your insurance fees, we will then deduct your insurance fees from your investment in the Suncorp Lifestage Fund.

Your employer can agree with your plan's adviser the commission applicable to your insurance for insurance fees that are not deducted from the Suncorp Lifestage Fund. Your plan's adviser may receive an ongoing insurance commission payment of up to 27.5% (including GST) of your insurance fee. Any additional GST is not payable by you.

Adviser commission on new accounts from 1 July 2014

- New members from 1 July 2014 will not pay the commission component of the insurance fee to a financial adviser.
- To calculate rates net of commission please refer to 'Examples of how to calculate insurance fees' on the previous page.

Trustee Minimum Cover

If you are a Suncorp WealthSmart Business Super member and have an investment or any balance in the Suncorp Lifestage Fund, our MySuper investment option, you may be eligible for our Trustee Minimum Cover. If your employer has a higher level of cover than the standard Trustee Minimum Cover you will be placed in your employer's selected cover regardless of your investment in the Suncorp Lifestage Fund. We recommend you speak to your employer about the level of cover provided under your current employment plan. To find out more details about Trustee Minimum Cover please refer to the PDS and Product Guide.

Insurance fees for	What rates are charged?
Employer selected cover, or have Trustee Minimum Cover before you leave your employer (including above the AAL)	Group rates
Higher benefit amount than what your employer has selected	Group rates
Different type of cover than what your employer has selected	Individual rates
Income Protection with a longer benefit period or shorter waiting period than your employer has selected	Individual rates
Cover for family account members	Individual rates
When you leave your employer*	Individual rates

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

Examples of how to calculate insurance fees continued

Example 1

Samantha will be age 30 next birthday, works as a lawyer and earns \$100,000 pa. Her employer's plan provides Death and TPD 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 Death and TPD cover and \$6,000 of Income Protection cover per month based on a 60 day waiting period and two-year benefit period. Samantha applies and is accepted for this additional cover. Samantha joined the fund prior to 1 July 2014, is invested in investment options other than the Suncorp Lifestage Fund and her insurance fees will be subject to commission.

This assumes Samantha will be accepted on standard terms and she doesn't undertake any hazardous pursuits.

The cost of her insurance fee would be:

Standard benefit of 3 x salary: priced on group rates

Death cover, base	$\$300,000 \times 0.2476 / 1,000 = \74.28
Death cover, occupation loading:	$\$74.28 \times 0\% = \0
Total Death cover	$\\$74.28 + \\$0 = \\$74.28$

TPD cover, base:	$\$300,000 \times 0.1143 / 1,000 = \34.29
TPD cover, occupation loading:	$\$34.29 \times -10\% = -\3.43
Total TPD cover	$\\$34.29 - \\$3.43 = \\$30.86$

Total annual cost of Death and TPD benefit of 3 x salary: $\$74.28 + \$30.86 = \$105.14$

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

Total annual cost of Death and TPD benefit of \$200,000: **$\$49.52 + \$20.57 = \70.09**

Income Protection benefit of \$72,000 pa: priced on individual rates because Income Protection is a different type of cover from what employer has selected

Income Protection, base:	$\$72,000 \times 4.6176 / 1,000 = \332.47
Income Protection, occupation loading:	$\$332.47 \times -10\% = -\33.25

Total annual cost of Income Protection benefit of \$72,000 pa: $\$332.47 - \$33.25 = \$299.22$

Total cost of all cover per month $(\$105.14 + \$70.09 + \$299.22) / 12 = \39.54

If Samantha was invested fully in the Suncorp Lifestage Fund, or joined the fund on or after 1 July 2014, her total insurance fee would be \$29.65 per month

Example 2

If Samantha left her employer at the same age, remained in the same occupation and retained insurance arrangements with Suncorp WealthSmart, her insurance fee would be recalculated. Samantha joined the fund prior to 1 July 2014, is invested in investment options other than the Suncorp Lifestage Fund and her insurance fee will be subject to commission.

Upon leaving her employer, Samantha has notified us that she doesn't smoke.

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

Total annual cost of Death and TPD benefit of \$500,000: **$\261.76**

Income Protection benefit of \$72,000 pa:

Total cost of Income Protection benefit of \$72,000 pa: **$\299.22**

Total cost per month $(\$261.76 + \$299.22) / 12 = \$46.75$

If Samantha was invested fully in the Suncorp Lifestage Fund, or joined the fund on or after 1 July 2014, her total insurance fee would be \$35.06 per month Stamp duty will be payable in addition to the insurance fee for Income Protection and the amount will depend on the state in which Samantha lives. Stamp duty may be payable on the TPD element of the insurance fee depending on the state in which she lives. Please see 'Stamp duty' on page 30 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. **To check which category your occupation falls into, please see 'Suncorp WealthSmart's occupation guide' on page 31 of this guide.**

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 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, e.g. 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 WealthSmart doesn't offer cover to members with hazardous occupations as a matter of course.

Individual rates – Death and TPD

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. A detailed explanation of each occupation category is given on page 5 of this guide.

To calculate adjustments to Death and Total and Permanent Disablement (TPD) individual insurance rates for different occupation categories, apply the following loadings as a percentage of the White Collar (category 2) insurance rates.

Occupation category	Death	TPD
1 Professional	0%	-10%
2 White Collar	0%	0%
3 Light Blue/Grey	0%	50%
4 Skilled Blue Collar	20%	100%
5 Heavy Blue Collar	50%	175%

Annual insurance rates for Death and TPD per \$1,000 insured benefit for White Collar (category 2)

The section 'Examples of how to calculate insurance fees' explains how to use these rates. TPD cover can only be taken out with Death cover and cannot exceed the level of the Death cover.

Age next birthday	Death				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
16	0.6642	0.8857	0.3985	0.5138	0.0221	0.0321	0.0514	0.0746
17	0.7970	1.0629	0.4723	0.6090	0.0266	0.0385	0.0609	0.0884
18	0.8501	1.2326	0.5195	0.6936	0.0531	0.0781	0.0609	0.0896
19	0.9298	1.4242	0.5667	0.8259	0.1063	0.1553	0.0686	0.1002
20	0.9422	1.4687	0.5756	0.8276	0.0992	0.1394	0.0857	0.1204
21	0.9210	1.4574	0.4959	0.7231	0.1151	0.1609	0.1600	0.2236
22	0.8714	1.4172	0.4605	0.6956	0.1275	0.1708	0.1485	0.1989
23	0.7988	1.3074	0.4221	0.6293	0.1364	0.1814	0.1485	0.1976
24	0.7625	1.2670	0.4059	0.6340	0.1488	0.1959	0.1190	0.1568
25	0.7261	1.2311	0.3395	0.5095	0.1634	0.2123	0.1752	0.2277
26	0.6730	1.1676	0.3734	0.5983	0.1948	0.2595	0.1248	0.1663
27	0.6730	1.1749	0.3572	0.5723	0.1594	0.2129	0.1131	0.1511
28	0.6553	1.1913	0.3542	0.5684	0.1771	0.2470	0.1295	0.1806
29	0.6509	1.2390	0.3542	0.5921	0.1948	0.2786	0.1476	0.2111
30	0.6323	1.2726	0.3590	0.6114	0.2125	0.2911	0.1828	0.2504
31	0.6323	1.3669	0.3866	0.6870	0.2019	0.2983	0.2000	0.2954
32	0.6137	1.3371	0.3866	0.7019	0.2187	0.3256	0.2400	0.3572
33	0.6429	1.4213	0.3999	0.7299	0.2356	0.3462	0.2228	0.3275
34	0.6429	1.4268	0.4371	0.8330	0.2593	0.3826	0.2514	0.3709
35	0.6925	1.5242	0.4628	0.8673	0.2771	0.4041	0.2847	0.4152
36	0.6925	1.4946	0.5142	0.9422	0.3029	0.4214	0.3142	0.4460
37	0.7439	1.5661	0.5656	1.0481	0.3507	0.4693	0.3561	0.4818

Age next birthday	Death				TPD			
	Male		Female		Male		Female	
	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)	Non-smoker (\$)	Smoker (\$)
38	0.8191	1.7685	0.5713	1.1350	0.3985	0.5375	0.4075	0.6046
39	0.8413	1.8147	0.6189	1.2565	0.4623	0.6152	0.4599	0.7352
40	0.9077	1.9829	0.6903	1.3819	0.5260	0.7017	0.5199	0.8325
41	0.9520	2.0902	0.7380	1.4654	0.5570	0.7368	0.5799	0.9212
42	1.0184	2.2329	0.8094	1.6049	0.6172	0.8106	0.6799	1.0709
43	1.0799	2.4057	0.8917	1.7634	0.6910	0.9130	0.7601	1.2055
44	1.1715	2.6363	0.9557	1.8868	0.7672	1.0164	0.8603	1.3680
45	1.2962	2.9515	1.0592	2.1320	0.9021	1.1933	0.9804	1.5558
46	1.4468	3.2971	1.1726	2.3959	0.9640	1.2771	1.1004	1.7480
47	1.5871	3.6058	1.2869	2.5965	1.0764	1.4232	1.2086	1.9167
48	1.7050	3.9736	1.3945	2.8109	1.3023	1.7610	1.3733	2.1363
49	1.9396	4.5110	1.5349	3.0533	1.4561	1.9700	1.5921	2.4767
50	2.2302	5.2722	1.7225	3.3762	1.7155	2.3662	1.8616	2.8242
51	2.5294	5.9185	1.9580	3.7753	1.9480	2.6678	2.1911	3.2397
52	2.8874	6.7679	2.2113	4.2143	2.2046	3.0602	2.4955	3.7066
53	3.2148	7.4040	2.4456	4.6338	2.6217	3.6301	2.9610	4.3042
54	3.5960	8.0637	2.7035	5.1355	3.1455	4.3262	3.4492	4.8869
55	3.9284	8.5083	2.9709	5.7680	3.8230	5.2015	3.9928	5.5420
56	4.2320	8.9032	3.2051	6.0662	4.6289	6.3006	4.5911	6.3116
57	4.9061	10.1987	3.6500	6.5970	5.5486	7.6955	5.2601	7.2954
58	5.3846	10.9906	4.0106	6.9522	6.5445	9.2564	5.9649	8.4366
59	5.9976	11.9075	4.3221	7.3104	7.7574	11.0474	6.8156	9.7061
60	6.6823	12.8645	4.7881	7.8788	9.1862	13.0765	7.8653	11.1962
61	7.5794	14.1780	5.3540	8.6509	10.9746	15.5789	9.2074	13.0703
62	8.4691	15.3760	5.8598	9.2678	12.1831	17.2451	10.4292	14.7624
63	9.5871	16.9557	6.4993	10.0913	13.7205	19.3414	11.9551	16.8527
64	10.4163	17.9527	7.0457	10.7227	15.2102	21.3710	13.4966	18.9633
65	11.7631	19.7467	7.7949	11.5944	17.0851	23.7660	14.9286	20.7662
66	13.3345	22.3846	8.6669	12.8914	N/A	N/A	N/A	N/A
67	15.1079	25.3617	9.5917	14.2670	N/A	N/A	N/A	N/A
68	17.1058	28.7156	10.5958	15.7605	N/A	N/A	N/A	N/A
69	19.3058	32.4087	11.7056	17.4112	N/A	N/A	N/A	N/A
70	21.7976	36.5917	12.8683	19.1406	N/A	N/A	N/A	N/A

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

Group rates – Death and TPD

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. A detailed explanation of each occupation category is given on page 5 of this guide.

To calculate adjustments to Death and TPD group insurance rates for different occupation categories, apply the following loadings as a percentage of the White Collar (category 2) insurance rates.

Occupation category	Death	TPD
1 Professional	0%	-10%
2 White Collar	0%	0%
3 Light Blue/Grey	25%	50%
4 Skilled Blue Collar	75%	100%
5 Heavy Blue Collar	100%	175%

Annual insurance rates for Death and TPD per \$1,000 insured benefit for White Collar (category 2)

The section 'Examples of how to calculate insurance fees' explains how to use these rates. TPD cover can only be taken out with Death cover and cannot exceed the level of the Death cover.

Age next birthday	Death		TPD	
	Male	Female	Male	Female
16	0.6642	0.2571	0.0221	0.0257
17	0.7970	0.3047	0.0266	0.0305
18	0.8501	0.3352	0.0531	0.0305
19	0.9298	0.3656	0.1063	0.0305
20	0.9422	0.3714	0.0992	0.0286
21	0.9210	0.3199	0.1151	0.0533
22	0.8714	0.2971	0.1275	0.0495
23	0.7988	0.2723	0.1364	0.0495
24	0.7625	0.2619	0.1488	0.0476
25	0.7261	0.2190	0.1634	0.0876
26	0.6730	0.2409	0.1948	0.0657
27	0.6730	0.2304	0.1594	0.0628
28	0.6553	0.2285	0.1771	0.0762
29	0.6199	0.2285	0.1948	0.0952
30	0.6022	0.2476	0.2125	0.1143
31	0.6022	0.2666	0.2125	0.1333
32	0.5845	0.2666	0.2302	0.1714
33	0.5845	0.2857	0.2480	0.1714
34	0.5845	0.3237	0.2729	0.2095
35	0.6022	0.3428	0.2917	0.2476
36	0.6022	0.3809	0.3365	0.2857
37	0.6199	0.4190	0.3896	0.3237
38	0.6553	0.4571	0.4428	0.3809
39	0.6730	0.4951	0.5136	0.4380

Age next birthday	Death		TPD	
	Male	Female	Male	Female
40	0.7261	0.5523	0.5845	0.4951
41	0.7616	0.5904	0.6553	0.5523
42	0.8147	0.6475	0.7261	0.6475
43	0.8852	0.7309	0.8129	0.7309
44	0.9762	0.7964	0.9025	0.8353
45	1.0802	0.8827	1.0612	0.9612
46	1.1859	0.9612	1.2051	1.0788
47	1.2697	1.0295	1.3455	1.1849
48	1.3640	1.1156	1.5322	1.3079
49	1.4920	1.1807	1.7130	1.4473
50	1.6520	1.2759	1.9061	1.6187
51	1.8067	1.3986	2.1645	1.8259
52	1.9913	1.5250	2.4495	2.0796
53	2.1869	1.6637	2.7597	2.2777
54	2.3974	1.8023	3.1455	2.5549
55	2.6189	1.9806	3.4754	2.8520
56	2.8213	2.1367	3.8574	3.1663
57	3.0663	2.2813	4.2682	3.5068
58	3.2634	2.4605	4.6746	3.7993
59	3.5280	2.5881	5.1716	4.1306
60	3.8185	2.8000	5.7413	4.5728
61	4.2108	3.0594	6.4556	5.1152
62	4.5779	3.3106	7.1665	5.6374
63	5.0458	3.6107	8.0709	6.2921
64	5.4822	3.8713	8.9472	6.9214
65	6.0323	4.2135	10.0501	7.6557
66	6.8382	4.6848	N/A	N/A
67	7.7476	5.1847	N/A	N/A
68	8.7722	5.7275	N/A	N/A
69	9.9004	6.3274	N/A	N/A
70	11.1782	6.9558	N/A	N/A

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

Group rates – Death only sum insured for \$0.50 per week

Minimum Choice of Fund Death-only aged based cover

This table shows how much cover is available for \$0.50 per week, based on rates which include the default level of commission. Members paying less than the default level of commission will have a higher sum insured. For higher \$ per week amounts, simply multiply this cover by the number of \$0.50 units of cover. Eg, to calculate the amount of cover available for \$1 per week, multiply the available cover for \$0.50 per week below by 2.

Age next birthday	Professional		White Collar		Light Blue/Grey		Skilled Blue Collar		Heavy Blue Collar	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
16	39,147	101,130	39,147	101,130	31,318	80,904	22,370	57,789	19,574	50,565
17	32,623	85,329	32,623	85,329	26,098	68,263	18,642	48,759	16,311	42,664
18	30,584	77,572	30,584	77,572	24,467	62,057	17,476	44,327	15,292	38,786
19	27,962	71,107	27,962	71,107	22,370	56,886	15,978	40,633	13,981	35,554
20	27,594	70,013	27,594	70,013	22,076	56,011	15,768	40,008	13,797	35,007
21	28,231	81,265	28,231	81,265	22,585	65,012	16,132	46,437	14,116	40,633
22	29,838	87,517	29,838	87,517	23,870	70,013	17,050	50,010	14,919	43,758
23	32,550	95,473	32,550	95,473	26,040	76,378	18,600	54,556	16,275	47,736
24	34,100	99,292	34,100	99,292	27,280	79,433	19,486	56,738	17,050	49,646
25	35,805	118,718	35,805	118,718	28,644	94,975	20,460	67,839	17,903	59,359
26	38,632	107,926	38,632	107,926	30,906	86,341	22,076	61,672	19,316	53,963
27	38,632	112,831	38,632	112,831	30,906	90,265	22,076	64,475	19,316	56,416
28	39,676	113,772	39,676	113,772	31,741	91,017	22,672	65,012	19,838	56,886
29	41,943	113,772	41,943	113,772	33,555	91,017	23,968	65,012	20,972	56,886
30	43,177	105,020	43,177	105,020	34,542	84,016	24,673	60,011	21,589	52,510
31	43,177	97,519	43,177	97,519	34,542	78,015	24,673	55,725	21,589	48,759
32	44,485	97,519	44,485	97,519	35,588	78,015	25,420	55,725	22,243	48,759
33	44,485	91,017	44,485	91,017	35,588	72,814	25,420	52,010	22,243	45,509
34	44,485	80,309	44,485	80,309	35,588	64,248	25,420	45,891	22,243	40,155
35	43,177	75,848	43,177	75,848	34,542	60,678	24,673	43,342	21,589	37,924
36	43,177	68,263	43,177	68,263	34,542	54,610	24,673	39,007	21,589	34,131
37	41,943	62,057	41,943	62,057	33,555	49,646	23,968	35,461	20,972	31,029
38	39,676	56,886	39,676	56,886	31,741	45,509	22,672	32,506	19,838	28,443
39	38,632	52,510	38,632	52,510	30,906	42,008	22,076	30,006	19,316	26,255
40	35,805	47,078	35,805	47,078	28,644	37,662	20,460	26,902	17,903	23,539
41	34,140	44,041	34,140	44,041	27,312	35,233	19,509	25,166	17,070	22,020
42	31,913	40,155	31,913	40,155	25,531	32,124	18,236	22,946	15,957	20,077
43	29,372	35,572	29,372	35,572	23,498	28,458	16,784	20,327	14,686	17,786
44	26,633	32,646	26,633	32,646	21,307	26,117	15,219	18,655	13,317	16,323
45	24,070	29,455	24,070	29,455	19,256	23,564	13,754	16,832	12,035	14,728
46	21,924	27,051	21,924	27,051	17,539	21,641	12,528	15,458	10,962	13,525
47	20,477	25,255	20,477	25,255	16,382	20,204	11,701	14,431	10,239	12,627
48	19,061	23,306	19,061	23,306	15,249	18,645	10,892	13,318	9,531	11,653
49	17,427	22,020	17,427	22,020	13,941	17,616	9,958	12,583	8,713	11,010

Age next birthday	Professional		White Collar		Light Blue/Grey		Skilled Blue Collar		Heavy Blue Collar	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
50	15,739	20,377	15,739	20,377	12,591	16,302	8,994	11,644	7,869	10,189
51	14,391	18,590	14,391	18,590	11,513	14,872	8,223	10,623	7,195	9,295
52	13,057	17,049	13,057	17,049	10,445	13,639	7,461	9,742	6,528	8,524
53	11,889	15,628	11,889	15,628	9,511	12,502	6,794	8,930	5,944	7,814
54	10,845	14,426	10,845	14,426	8,676	11,541	6,197	8,243	5,423	7,213
55	9,928	13,127	9,928	13,127	7,942	10,502	5,673	7,501	4,964	6,564
56	9,215	12,168	9,215	12,168	7,372	9,734	5,266	6,953	4,608	6,084
57	8,479	11,397	8,479	11,397	6,783	9,118	4,845	6,513	4,240	5,699
58	7,967	10,567	7,967	10,567	6,374	8,454	4,553	6,038	3,984	5,284
59	7,370	10,046	7,370	10,046	5,896	8,037	4,211	5,741	3,685	5,023
60	6,809	9,286	6,809	9,286	5,447	7,428	3,891	5,306	3,405	4,643
61	6,175	8,498	6,175	8,498	4,940	6,799	3,528	4,856	3,087	4,249
62	5,679	7,854	5,679	7,854	4,544	6,283	3,245	4,488	2,840	3,927
63	5,153	7,201	5,153	7,201	4,122	5,761	2,944	4,115	2,576	3,600
64	4,743	6,716	4,743	6,716	3,794	5,373	2,710	3,838	2,371	3,358
65	4,310	6,171	4,310	6,171	3,448	4,937	2,463	3,526	2,155	3,085
66	3,802	5,550	3,802	5,550	3,042	4,440	2,173	3,171	1,901	2,775
67	3,356	5,015	3,356	5,015	2,685	4,012	1,918	2,866	1,678	2,507
68	2,964	4,540	2,964	4,540	2,371	3,632	1,694	2,594	1,482	2,270
69	2,626	4,109	2,626	4,109	2,101	3,287	1,501	2,348	1,313	2,055
70	2,326	3,738	2,326	3,738	1,861	2,990	1,329	2,136	1,163	1,869

Group rates – Death and TPD sum insured for \$0.50 per week

This table shows how much cover is available for \$0.50 per week, based on rates which include the default level of commission. Members paying less than the default level of commission will have a higher sum insured. For higher \$ per week amounts, simply multiply this cover by the number of \$0.50 units of cover. Eg, to calculate the amount of cover available for \$1 per week, multiply the available cover for \$0.50 per week below by 2.

Age next birthday	Professional		White Collar		Light Blue/Grey		Skilled Blue Collar		Heavy Blue Collar	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
16	38,007	92,780	37,884	91,937	30,113	72,236	21,549	51,862	18,716	44,453
17	31,673	78,283	31,570	77,572	25,094	60,949	17,957	43,758	15,597	37,507
18	28,955	71,705	28,785	71,107	22,760	55,953	16,311	40,155	14,082	34,476
19	25,354	66,146	25,094	65,637	19,672	51,714	14,133	37,099	12,082	31,899
20	25,206	65,480	24,966	65,012	19,600	51,277	14,075	36,775	12,053	31,658
21	25,376	70,666	25,094	69,656	19,639	54,177	14,116	39,007	12,045	33,057
22	26,365	76,101	26,029	75,014	20,305	58,344	14,607	42,008	12,420	35,600
23	28,215	82,047	27,803	80,785	21,612	62,698	15,563	45,170	13,181	38,189
24	29,007	85,329	28,533	84,016	22,105	65,206	15,933	46,977	13,443	39,717
25	29,776	87,293	29,229	84,799	22,555	64,172	16,275	46,556	13,673	38,296
26	30,648	86,656	29,960	84,799	22,938	65,051	16,588	47,017	13,817	39,246
27	31,844	90,595	31,234	88,653	24,066	68,008	17,373	49,154	14,571	41,030
28	31,913	87,517	31,234	85,329	23,968	65,012	17,322	47,078	14,463	39,007
29	32,695	82,743	31,913	80,309	24,365	60,678	17,634	44,041	14,644	36,166
30	32,768	74,199	31,913	71,856	24,265	54,070	17,581	39,288	14,535	32,124
31	32,768	67,254	31,913	65,012	24,265	48,759	17,581	35,461	14,535	28,894
32	32,842	61,776	31,913	59,359	24,165	44,041	17,529	32,124	14,428	25,882
33	32,193	59,102	31,234	56,886	23,583	42,334	17,120	30,853	14,048	24,936
34	31,322	50,753	30,325	48,759	22,808	36,166	16,575	26,382	13,545	21,249
35	30,068	45,968	29,087	44,041	21,844	32,506	15,881	23,744	12,958	19,028
36	28,728	40,754	27,699	39,007	20,676	28,742	15,057	21,004	12,208	16,803
37	26,789	36,602	25,755	35,007	19,127	25,760	13,948	18,831	11,249	15,044
38	24,673	32,506	23,678	31,029	17,529	22,754	12,793	16,650	10,284	13,255
39	22,902	29,235	21,911	27,862	16,132	20,377	11,791	14,921	9,425	11,846
40	20,764	26,055	19,838	24,823	14,571	18,143	10,657	13,287	8,498	10,543
41	19,240	23,910	18,350	22,754	13,437	16,599	9,836	12,163	7,819	9,631
42	17,708	21,134	16,874	20,077	12,336	14,602	9,034	10,708	7,170	8,454
43	16,081	18,722	15,311	17,786	11,179	12,935	8,189	9,486	6,490	7,489
44	14,537	16,794	13,839	15,934	10,101	11,564	7,400	8,485	5,863	6,684
45	12,775	14,876	12,141	14,101	8,837	10,216	6,479	7,499	5,119	5,898
46	11,451	13,457	10,874	12,745	7,903	9,221	5,796	6,771	4,573	5,318
47	10,481	12,405	9,942	11,741	7,211	8,485	5,292	6,233	4,167	4,889
48	9,479	11,340	8,977	10,728	6,495	7,746	4,769	5,692	3,746	4,461
49	8,570	10,470	8,112	9,893	5,863	7,129	4,307	5,241	3,379	4,100

Age next birthday	Professional		White Collar		Light Blue/Grey		Skilled Blue Collar		Heavy Blue Collar	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
50	7,721	9,514	7,307	8,982	5,280	6,463	3,879	4,753	3,042	3,712
51	6,925	8,547	6,547	8,063	4,723	5,794	3,471	4,263	2,718	3,325
52	6,197	7,655	5,855	7,213	4,218	5,173	3,101	3,808	2,426	2,965
53	5,567	7,001	5,256	6,597	3,783	4,731	2,782	3,482	2,173	2,711
54	4,973	6,339	4,691	5,967	3,370	4,273	2,479	3,146	1,934	2,446
55	4,524	5,718	4,266	5,380	3,064	3,850	2,254	2,835	1,757	2,203
56	4,132	5,214	3,893	4,903	2,792	3,504	2,055	2,581	1,600	2,003
57	3,764	4,782	3,545	4,492	2,540	3,205	1,870	2,362	1,455	1,830
58	3,480	4,422	3,275	4,154	2,344	2,963	1,726	2,184	1,341	1,692
59	3,178	4,123	2,989	3,870	2,137	2,757	1,574	2,033	1,222	1,572
60	2,893	3,760	2,720	3,526	1,942	2,510	1,431	1,851	1,110	1,431
61	2,595	3,393	2,438	3,181	1,739	2,261	1,282	1,668	993	1,288
62	2,358	3,101	2,214	2,906	1,578	2,064	1,164	1,523	901	1,175
63	2,112	2,804	1,982	2,625	1,412	1,864	1,041	1,375	805	1,060
64	1,921	2,574	1,802	2,409	1,282	1,708	946	1,261	731	971
65	1,724	2,342	1,617	2,191	1,150	1,552	848	1,146	655	882
66	3,802	5,550	3,802	5,550	3,042	4,440	2,173	3,171	1,901	2,775
67	3,356	5,015	3,356	5,015	2,685	4,012	1,918	2,866	1,678	2,507
68	2,964	4,540	2,964	4,540	2,371	3,632	1,694	2,594	1,482	2,270
69	2,626	4,109	2,626	4,109	2,101	3,287	1,501	2,348	1,313	2,055
70	2,326	3,738	2,326	3,738	1,861	2,990	1,329	2,136	1,163	1,869

From age 66 next birthday onwards TPD cover is no longer available. That part of the insurance fee which previously purchased TPD cover can be used to buy a higher amount of Death Only cover.

Group rates – Age based minimum

The table below shows the annual cost of the minimum level of death only cover based on your age and occupation category. This table is calculated assuming you are paying the default level of commission. The annual cost will be lower if you are paying less than the default level of commission.

Age next birthday	Sum insured amount	Professional		White Collar		Light Blue/Grey		Skilled Blue Collar		Heavy Blue Collar	
		Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
17	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
21	50,000	46.05	16.00	46.05	16.00	57.56	19.99	80.59	27.99	92.10	31.99
22	50,000	43.57	14.86	43.57	14.86	54.46	18.57	76.25	26.00	87.14	29.71
23	50,000	39.94	13.62	39.94	13.62	49.93	17.02	69.90	23.83	79.88	27.23
24	50,000	38.13	13.10	38.13	13.10	47.66	16.37	66.72	22.92	76.25	26.19
25	50,000	36.31	10.95	36.31	10.95	45.38	13.69	63.53	19.16	72.61	21.90
26	50,000	33.65	12.05	33.65	12.05	42.06	15.06	58.89	21.08	67.30	24.09
27	50,000	33.65	11.52	33.65	11.52	42.06	14.40	58.89	20.16	67.30	23.04
28	50,000	32.77	11.43	32.77	11.43	40.96	14.28	57.34	19.99	65.53	22.85
29	50,000	31.00	11.43	31.00	11.43	38.74	14.28	54.24	19.99	61.99	22.85
30	50,000	30.11	12.38	30.11	12.38	37.64	15.48	52.69	21.67	60.22	24.76
31	50,000	30.11	13.33	30.11	13.33	37.64	16.66	52.69	23.33	60.22	26.66
32	50,000	29.23	13.33	29.23	13.33	36.53	16.66	51.14	23.33	58.45	26.66
33	50,000	29.23	14.29	29.23	14.29	36.53	17.86	51.14	25.00	58.45	28.57
34	50,000	29.23	16.19	29.23	16.19	36.53	20.23	51.14	28.32	58.45	32.37
35	50,000	30.11	17.14	30.11	17.14	37.64	21.43	52.69	30.00	60.22	34.28
36	35,000	21.08	13.33	21.08	13.33	26.35	16.66	36.88	23.33	42.15	26.66
37	35,000	21.70	14.67	21.70	14.67	27.12	18.33	37.97	25.66	43.39	29.33
38	35,000	22.94	16.00	22.94	16.00	28.67	20.00	40.14	28.00	45.87	32.00
39	35,000	23.56	17.33	23.56	17.33	29.44	21.66	41.22	30.32	47.11	34.66
40	35,000	25.41	19.33	25.41	19.33	31.77	24.16	44.47	33.83	50.83	38.66
41	20,000	15.23	11.81	15.23	11.81	19.04	14.76	26.66	20.66	30.46	23.62
42	20,000	16.29	12.95	16.29	12.95	20.37	16.19	28.51	22.66	32.59	25.90
43	20,000	17.70	14.62	17.70	14.62	22.13	18.27	30.98	25.58	35.41	29.24
44	20,000	19.52	15.93	19.52	15.93	24.41	19.91	34.17	27.87	39.05	31.86
45	20,000	21.60	17.65	21.60	17.65	27.01	22.07	37.81	30.89	43.21	35.31
46	14,000	16.60	13.46	16.60	13.46	20.75	16.82	29.05	23.55	33.21	26.91
47	14,000	17.78	14.41	17.78	14.41	22.22	18.02	31.11	25.22	35.55	28.83
48	14,000	19.10	15.62	19.10	15.62	23.87	19.52	33.42	27.33	38.19	31.24
49	14,000	20.89	16.53	20.89	16.53	26.11	20.66	36.55	28.93	41.78	33.06
50	14,000	23.13	17.86	23.13	17.86	28.91	22.33	40.47	31.26	46.26	35.73
51	7,000	12.65	9.79	12.65	9.79	15.81	12.24	22.13	17.13	25.29	19.58

Age next birthday	Sum insured amount	Professional		White Collar		Light Blue/Grey		Skilled Blue Collar		Heavy Blue Collar	
		Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
52	7,000	13.94	10.68	13.94	10.68	17.42	13.34	24.39	18.68	27.88	21.35
53	7,000	15.31	11.65	15.31	11.65	19.14	14.56	26.79	20.38	30.62	23.29
54	7,000	16.78	12.62	16.78	12.62	20.98	15.77	29.37	22.08	33.56	25.23
55	7,000	18.33	13.86	18.33	13.86	22.92	17.33	32.08	24.26	36.66	27.73
56	7,000	19.75	14.96	19.75	14.96	24.69	18.70	34.56	26.17	39.50	29.91

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. A detailed explanation of each occupation category is given on page 5 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 White Collar (category 2) insurance rates.

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

Age next birthday	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	3.8896	4.8620	5.8344	7.2930	3.0464	3.8080	4.5696	5.7120	1.4300	1.7875	2.0735	2.5919
17	3.8896	4.8620	5.8344	7.2930	3.0464	3.8080	4.5696	5.7120	1.4300	1.7875	2.0735	2.5919
18	3.8896	4.8620	5.8344	7.2930	3.0464	3.8080	4.5696	5.7120	1.4300	1.7875	2.0735	2.5919
19	3.8896	4.8620	5.8344	7.2930	3.0464	3.8080	4.5696	5.7120	1.4300	1.7875	2.0735	2.5919
20	3.8896	4.8620	5.8344	7.2930	3.0464	3.8080	4.5696	5.7120	1.4300	1.7875	2.0735	2.5919
21	3.8896	4.8620	5.8344	7.2930	3.0464	3.8080	4.5696	5.7120	1.4300	1.7875	2.0735	2.5919
22	3.8896	4.8620	5.8344	7.2930	3.0464	3.8080	4.5696	5.7120	1.4300	1.7875	2.0735	2.5919
23	3.9780	4.9725	6.0112	7.5140	3.0464	3.8080	4.6784	5.8480	1.4300	1.7875	2.0735	2.5919
24	4.0664	5.0830	6.0996	7.6245	3.1552	3.9440	4.6784	5.8480	1.4300	1.7875	2.1450	2.6813
25	4.1548	5.1935	6.1880	7.7350	3.1552	3.9440	4.7872	5.9840	1.4300	1.7875	2.0735	2.5919
26	4.1382	5.1727	6.2072	7.7591	2.9894	3.7368	4.5395	5.6744	1.4820	1.8525	2.2620	2.8275
27	4.1184	5.1480	6.2234	7.7792	3.0413	3.8016	4.5056	5.6320	1.6055	2.0069	2.3660	2.9575
28	4.2817	5.3521	6.3294	7.9118	2.9786	3.7232	4.4678	5.5848	1.6380	2.0475	2.4570	3.0713
29	4.3534	5.4418	6.5302	8.1627	3.0285	3.7856	4.5427	5.6784	1.7550	2.1938	2.6325	3.2906
30	4.5214	5.6518	6.7340	8.4175	3.0784	3.8480	4.6176	5.7720	1.8720	2.3400	2.8080	3.5100
31	4.5947	5.7434	6.8432	8.5540	3.1283	3.9104	4.6925	5.8656	1.9552	2.4440	2.9328	3.6660
32	4.6680	5.8351	7.0517	8.8147	3.1782	3.9728	4.7674	5.9592	1.9864	2.4830	2.9796	3.7245
33	4.8422	6.0528	7.2634	9.0792	3.3523	4.1904	5.0906	6.3632	2.0176	2.5220	3.0264	3.7830
34	5.0196	6.2745	7.5806	9.4757	3.5302	4.4128	5.2954	6.6192	2.1512	2.6891	3.1756	3.9696
35	5.2000	6.5000	7.8000	9.7500	3.7120	4.6400	5.5040	6.8800	2.1840	2.7300	3.2240	4.0300
36	5.4080	6.7600	8.1120	10.1400	3.8400	4.8000	5.7600	7.2000	2.2880	2.8600	3.3280	4.1600
37	5.6160	7.0200	8.4240	10.5300	4.0960	5.1200	6.0160	7.5200	2.2880	2.8600	3.4320	4.2900
38	5.7200	7.1500	8.6320	10.7900	4.2240	5.2800	6.2720	7.8400	2.3920	2.9900	3.5360	4.4200
39	5.9280	7.4100	8.9440	11.1800	4.4800	5.6000	6.6560	8.3200	2.4960	3.1200	3.7440	4.6800
40	6.1360	7.6700	9.2560	11.5700	4.6080	5.7600	7.0400	8.8000	2.6000	3.2500	3.8480	4.8100
41	6.5520	8.1900	9.7760	12.2200	4.9920	6.2400	7.4240	9.2800	2.7040	3.3800	4.1600	5.2000
42	6.8640	8.5800	10.4000	13.0000	5.2480	6.5600	7.9360	9.9200	2.9120	3.6400	4.3680	5.4600
43	7.2800	9.1000	10.9200	13.6500	5.6320	7.0400	8.4480	10.5600	3.1200	3.9000	4.6800	5.8500
44	7.6960	9.6200	11.5440	14.4300	6.0160	7.5200	8.9600	11.2000	3.3280	4.1600	4.9920	6.2400
45	8.2160	10.2700	12.2720	15.3400	6.4000	8.0000	9.6000	12.0000	3.6400	4.5500	5.4080	6.7600
46	8.6320	10.7900	13.0000	16.2500	6.9120	8.6400	10.3680	12.9600	3.8480	4.8100	5.8240	7.2800
47	9.1520	11.4400	13.8320	17.2900	7.4240	9.2800	11.0080	13.7600	4.2640	5.3300	6.3440	7.9300
48	9.7760	12.2200	14.6640	18.3300	7.9360	9.9200	11.9040	14.8800	4.5760	5.7200	6.8640	8.5800

Individual rates – Income Protection continued

Income Protection – two year benefit period continued

Age next birthday	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	10.4000	13.0000	15.6000	19.5000	8.5760	10.7200	12.8000	16.0000	4.9920	6.2400	7.4880	9.3600
50	11.1280	13.9100	16.7440	20.9300	9.2160	11.5200	13.8240	17.2800	5.5120	6.8900	8.2160	10.2700
51	12.1680	15.2100	18.2000	22.7500	10.1120	12.6400	15.2320	19.0400	6.1360	7.6700	9.1520	11.4400
52	13.2080	16.5100	19.8640	24.8300	11.1360	13.9200	16.7680	20.9600	6.8640	8.5800	10.2960	12.8700
53	14.4560	18.0700	21.7360	27.1700	12.4160	15.5200	18.5600	23.2000	7.6960	9.6200	11.5440	14.4300
54	15.8080	19.7600	23.7120	29.6400	13.6960	17.1200	20.6080	25.7600	8.6320	10.7900	13.0000	16.2500
55	17.3680	21.7100	26.0000	32.5000	15.2320	19.0400	22.9120	28.6400	9.7760	12.2200	14.6640	18.3300
56	19.0320	23.7900	28.6000	35.7500	17.0240	21.2800	25.6000	32.0000	11.0240	13.7800	16.5360	20.6700
57	20.9040	26.1300	31.4080	39.2600	18.8136	23.5170	28.2672	35.3340	12.3760	15.4700	18.6160	23.2700
58	22.9840	28.7300	34.5280	43.1600	20.6856	25.8570	31.0752	38.8440	14.0400	17.5500	21.0080	26.2600
59	25.3760	31.7200	38.0640	47.5800	22.8384	28.5480	34.2576	42.8220	15.8080	19.7600	23.7120	29.6400
60	27.9760	34.9700	41.9120	52.3900	25.1784	31.4730	37.7208	47.1510	17.8880	22.3600	26.8320	33.5400
61	30.3680	37.9600	45.5520	56.9400	27.3312	34.1640	40.9968	51.2460	19.8640	24.8300	29.7440	37.1800
62	32.9680	41.2100	49.5040	61.8800	29.6712	37.0890	44.5536	55.6920	22.0480	27.5600	32.9680	41.2100
63	35.6720	44.5900	53.5600	66.9500	32.1048	40.1310	48.2040	60.2550	24.2320	30.2900	36.4000	45.5000
64	24.7520	30.9400	37.0240	46.2800	22.2768	27.8460	33.3216	41.6520	13.4160	16.7700	20.1760	25.2200
65	12.1532	15.1916	18.1788	22.7235	10.9379	13.6724	16.3609	20.4511	4.2629	5.3286	6.4109	8.0136

Income Protection – five 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.

Age next birthday	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	4.7743	5.9679	6.6035	8.2544	3.3882	4.2353	5.0266	6.2832	2.0021	2.5026	2.2809	2.8511
17	4.8628	6.0785	6.7101	8.3876	3.4471	4.3089	5.0266	6.2832	2.0315	2.5393	2.2809	2.8511
18	4.9534	6.1917	6.8190	8.5237	3.5074	4.3843	5.0266	6.2832	2.0615	2.5769	2.2809	2.8511
19	5.0462	6.3077	6.9303	8.6629	3.5691	4.4614	5.0266	6.2832	2.0921	2.6151	2.3079	2.8849
20	5.1413	6.4266	7.0440	8.8050	3.6323	4.5404	5.0266	6.2832	2.1233	2.6542	2.3416	2.9270
21	5.2387	6.5484	7.1603	8.9503	3.6970	4.6212	5.0266	6.2832	2.1552	2.6940	2.3759	2.9699
22	5.1371	6.4213	7.2791	9.0989	3.5789	4.4736	5.0266	6.2832	2.2228	2.7785	2.4109	3.0137
23	5.0507	6.3134	7.4005	9.2506	3.4764	4.3455	5.1462	6.4328	2.1874	2.7343	2.4466	3.0582
24	4.9798	6.2248	7.5246	9.4058	3.4707	4.3384	5.1462	6.4328	2.0684	2.5855	2.4333	3.0416
25	4.9246	6.1557	7.6515	9.5644	3.4707	4.3384	5.2659	6.5824	1.9662	2.4577	2.4192	3.0240
26	4.8851	6.1063	7.7812	9.7265	3.2884	4.1105	5.1695	6.4618	1.9616	2.4520	2.4882	3.1103
27	4.9280	6.1601	8.0204	10.0255	3.3454	4.1818	5.3705	6.7132	1.9185	2.3981	2.6119	3.2648
28	5.0142	6.2678	8.3337	10.4171	3.2975	4.1218	5.5958	6.9948	1.8968	2.3710	2.7436	3.4296
29	5.1423	6.4279	8.7195	10.8994	3.3609	4.2011	5.8487	7.3108	1.9305	2.4131	2.8958	3.6197
30	5.3112	6.6390	9.1763	11.4704	3.4529	4.3161	6.1325	7.6656	2.0592	2.5740	3.0888	3.8610
31	5.5200	6.9000	9.7026	12.1283	3.5728	4.4660	6.4507	8.0634	2.1507	2.6884	3.2261	4.0326
32	5.7680	7.2100	10.2973	12.8716	3.7203	4.6503	6.8067	8.5084	2.1850	2.7313	3.2776	4.0970
33	6.0549	7.5686	10.9589	13.6987	3.8952	4.8690	7.2040	9.0050	2.2194	2.7742	3.3290	4.1613
34	6.3804	7.9756	11.6866	14.6082	4.0980	5.1225	7.6460	9.5575	2.3664	2.9580	3.4932	4.3665
35	6.6101	8.2626	12.2298	15.2873	4.2859	5.3574	7.9735	9.9669	2.4024	3.0030	3.6414	4.5517
36	6.8631	8.5789	12.8032	16.0040	4.4982	5.6227	8.3310	10.4138	2.5168	3.1460	3.8588	4.8235
37	7.1381	8.9226	13.4026	16.7533	4.7353	5.9191	8.7187	10.8984	2.5168	3.1460	4.0777	5.0971
38	7.4340	9.2925	14.0242	17.5302	4.9983	6.2478	9.1365	11.4206	2.6312	3.2890	4.3874	5.4842
39	7.7500	9.6875	14.6642	18.3303	5.2884	6.6105	9.5841	11.9802	2.7456	3.4320	4.7542	5.9428
40	8.2695	10.3368	15.6679	19.5849	5.6671	7.0839	10.2897	12.8622	2.8600	3.5750	5.1845	6.4806
41	8.6373	10.7966	16.3596	20.4495	6.0218	7.5273	10.8123	13.5154	2.9973	3.7466	5.6839	7.1048
42	9.2357	11.5446	17.4596	21.8245	6.4796	8.0995	11.6282	14.5353	3.2913	4.1142	6.2580	7.8225
43	9.8850	12.3562	18.6220	23.2775	6.9856	8.7320	12.5123	15.6404	3.6300	4.5375	6.9119	8.6399
44	10.5896	13.2370	19.8497	24.8121	7.5450	9.4312	13.4681	16.8351	4.0194	5.0243	7.6503	9.5628
45	11.3549	14.1936	21.1462	26.4328	8.1637	10.2046	14.4994	18.1243	4.4663	5.5829	8.4773	10.5966
46	12.4638	15.5798	23.0279	28.7848	8.9428	11.1785	15.9650	19.9563	4.9782	6.2228	9.3967	11.7459
47	13.3900	16.7375	24.5094	30.6367	9.7096	12.1370	17.1865	21.4831	5.5635	6.9543	10.4116	13.0145
48	14.7195	18.3994	26.6574	33.3218	10.6707	13.3383	18.9090	23.6362	6.2311	7.7889	11.5245	14.4056
49	16.1904	20.2381	28.9742	36.2178	11.7443	14.6803	20.7887	25.9859	6.9911	8.7389	12.7372	15.9215
50	17.8200	22.2750	31.4756	39.3446	12.9442	16.1803	22.8373	28.5466	7.8544	9.8179	14.0510	17.5638
51	19.6276	24.5345	34.1802	42.7252	14.2860	17.8575	25.0674	31.3343	8.8326	11.0407	15.4663	19.3328
52	21.6354	27.0443	37.1090	46.3863	15.7869	19.7336	27.4926	34.3658	9.9384	12.4230	16.9824	21.2280
53	23.4008	29.2510	39.4967	49.3709	17.2931	21.6164	29.5369	36.9211	11.1855	13.9818	18.5982	23.2477
54	25.3428	31.6786	42.0589	52.5736	18.9656	23.7070	31.7195	39.6494	12.5883	15.7354	20.5250	25.6562
55	27.4825	34.3532	44.8164	56.0205	20.8225	26.0281	34.0493	42.5616	14.1625	17.7031	22.5836	28.2295

Individual rates – Income Protection continued

Income Protection – five year benefit period continued

Age next birthday	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 (\$)
56	29.8437	37.3046	47.7933	59.7416	22.8840	28.6050	36.5356	45.6696	15.9244	19.9055	24.7725	30.9656
57	32.4534	40.5667	51.0170	63.7713	25.1724	31.4655	39.1895	48.9868	17.8914	22.3643	27.0883	33.8604
58	35.3424	44.1780	54.5193	68.1492	27.7121	34.6402	42.0228	52.5285	20.0819	25.1023	29.5263	36.9079
59	38.5460	48.1825	58.3368	72.9210	30.5305	38.1631	45.0496	56.3120	22.5149	28.1436	32.5565	40.6956
60	42.1046	52.6307	62.5114	78.1393	33.6575	42.0719	48.2856	60.3570	25.2104	31.5130	35.7627	44.7034
61	42.8644	53.5805	62.2115	77.7644	35.2095	44.0119	51.2831	64.1038	26.7788	33.4735	37.6707	47.0883
62	40.2466	50.3083	59.8923	74.8654	34.6732	43.3415	50.8769	63.5961	26.3593	32.9492	37.9492	47.4365
63	35.6720	44.5900	53.5600	66.9500	32.1048	40.1310	48.2040	60.2550	24.2320	30.2900	36.4000	45.5000
64	24.7520	30.9400	37.0240	46.2800	22.2768	27.8460	33.3216	41.6520	13.416	16.7700	20.1760	25.2200
65	12.1532	15.1916	18.1788	22.7235	10.9379	13.6724	16.3609	20.4511	4.2629	5.3286	6.4109	8.0136

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.

Age next birthday	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	6.7056	7.1963	9.5688	10.1861	5.0020	5.3867	7.6740	8.0577	4.2766	4.4904	5.1090	5.4613
17	7.0950	7.6141	10.3032	10.9679	5.2890	5.6958	8.2740	8.6877	4.5164	4.7422	5.5250	5.9060
18	7.3524	7.8904	10.6488	11.3358	5.4825	5.9042	8.5530	8.9807	4.6842	4.9185	5.7135	6.1075
19	7.6296	8.1879	11.0106	11.7210	5.6857	6.1230	8.8320	9.2736	4.8521	5.0947	5.8825	6.2882
20	7.9134	8.4924	11.3778	12.1119	5.8953	6.3488	9.1260	9.5823	5.0280	5.2794	6.0775	6.4966
21	8.2170	8.8182	11.7504	12.5085	6.0830	6.5509	9.4230	9.8942	5.2525	5.5151	6.2725	6.7051
22	8.2170	8.6083	12.1392	12.9224	5.9619	6.4205	9.7290	10.2155	5.0740	5.3277	6.4675	6.9135
23	8.2434	8.8322	12.5496	13.5456	5.8671	6.3184	10.0470	10.8005	4.9250	5.1713	6.6625	7.1220
24	8.2764	9.0646	12.9654	13.9783	5.7951	6.2244	10.3770	11.1553	4.8233	5.0645	6.8770	7.3355
25	8.3556	9.1329	13.3812	14.6357	5.7425	6.1678	10.7100	11.7810	4.7113	4.9469	7.0980	7.8323
26	8.4414	9.2453	13.8186	15.1347	5.7151	6.1723	11.0550	11.9278	4.6570	5.1473	7.3190	7.8238
27	8.6724	9.5185	14.4774	15.8784	5.7970	6.5216	11.6880	12.9867	4.7147	5.2109	7.8975	8.7437
28	8.9826	10.0780	15.2388	16.9875	5.9274	6.7006	12.3420	13.7525	4.8094	5.3438	8.3980	9.3311
29	9.3654	10.5075	16.1352	17.9569	6.1028	6.8988	13.0560	14.5481	4.9428	5.4920	8.8660	9.8511
30	9.8142	11.2504	17.1666	19.3816	6.3222	7.1468	13.8210	15.4005	5.1253	5.6948	9.2820	10.3133
31	10.3224	11.8330	18.3168	20.6803	6.5982	7.4588	14.6490	16.8033	5.3229	5.9144	9.6915	10.7683
32	10.9098	12.2086	19.5966	22.4413	6.9309	7.8349	15.5520	17.3294	5.5873	6.2081	10.1075	11.2306
33	11.5830	13.2377	20.9790	23.9760	7.3138	8.2280	16.5360	19.3707	5.8923	6.5470	10.5755	11.7506
34	12.2892	14.0040	22.4910	26.0052	7.7282	9.0162	17.6190	20.5555	6.2573	7.3001	11.1020	12.7467
35	13.0944	15.2260	24.1002	27.8079	8.1982	9.5099	18.7950	21.8428	6.6648	7.7756	11.7130	13.4483
36	13.9656	16.5048	25.8174	30.0561	8.7294	10.0724	20.0700	23.1577	7.0021	8.5582	12.4085	14.1811
37	14.8962	17.4868	27.6318	32.9144	9.3002	11.0225	21.4710	25.2284	7.3658	8.5289	13.2600	15.6279
38	15.8994	18.6057	29.5326	35.0172	9.9284	11.7013	22.9830	26.8135	7.7882	9.4278	14.2480	16.7046
39	16.9686	20.1502	31.5090	37.6358	10.6075	12.8021	24.6060	29.0798	8.2554	9.9065	15.3855	18.4626
40	18.1170	21.3781	33.5718	40.3769	11.3460	13.6152	26.3640	31.5222	8.8923	10.5860	16.7115	19.9460
41	19.3248	23.4127	35.6886	43.0093	12.1770	14.8407	28.2390	34.1221	9.5494	11.2857	18.2260	22.0921
42	20.6184	24.7421	37.8702	46.1832	13.0830	15.7766	30.2310	36.7514	10.2733	12.5066	19.9160	23.8992
43	21.9912	26.5411	40.0950	48.3905	14.0760	17.2040	32.3370	38.8044	11.0976	13.3171	21.8010	26.5147
44	23.4234	28.4153	42.3630	51.1119	15.1350	18.2396	34.5630	41.7140	12.3669	14.6571	24.8130	29.7756
45	24.9348	30.3054	44.6580	54.3262	16.4845	20.1031	36.8820	44.6153	13.3145	16.0692	27.1620	32.8471
46	26.5320	31.9153	46.9584	56.9883	17.9549	22.0356	39.2850	47.4938	14.3734	17.1554	29.6933	36.1483
47	28.2150	34.0126	49.2696	59.5714	19.5621	23.6375	41.7540	50.5753	15.5708	18.7766	32.3595	39.4786
48	30.4567	36.7042	53.0065	63.8796	21.0312	25.5673	44.2800	53.4810	17.3955	20.6866	35.1743	42.2091
49	32.8383	39.5642	56.8518	68.7723	22.7695	27.7374	46.8330	57.1134	19.0778	22.8934	38.0970	45.7164
50	35.3499	42.9823	60.8106	73.6128	24.6870	30.1265	49.3830	59.9254	20.5389	24.7401	41.0535	49.8958
51	38.0019	46.3148	64.8404	78.7992	26.6858	32.4335	51.9030	63.0251	22.2455	26.7854	44.3564	53.4707
52	40.8051	49.3547	68.9377	83.3361	28.7424	34.7304	54.3630	65.9403	24.1729	29.0075	47.6555	57.5352
53	43.7197	52.8438	73.0351	88.7461	30.9632	37.5429	56.7030	68.5161	26.0441	31.5945	50.8806	61.3886

Individual rates – Income Protection continued

Income Protection – to age 65 benefit period continued

Age next birthday	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 (\$)
54	46.7332	56.3765	77.1171	93.0302	33.2100	39.9266	58.8930	71.2915	28.1448	33.8553	53.9668	65.4936
55	50.0911	60.6175	81.5386	98.4766	35.5251	42.7019	60.8820	73.6343	30.2828	36.4947	56.8260	69.0730
56	53.5437	64.8907	85.8539	104.0080	38.6527	46.7346	64.0044	77.5811	32.6302	39.3045	59.3822	72.0745
57	57.0208	69.0433	89.8860	109.0184	41.7657	50.5718	66.8058	81.0255	35.1325	42.2300	61.4931	74.3734
58	60.2638	72.7776	92.4348	112.0013	44.7563	54.0499	69.0432	83.6582	37.4790	45.5825	62.8986	76.0809
59	63.0926	76.5900	94.0797	114.0171	47.4401	57.5890	70.4718	85.4062	39.4709	47.6157	63.3744	76.4517
60	65.1833	78.9833	94.4775	114.3376	49.5610	60.0536	70.8067	85.6910	40.9100	49.5529	62.6763	75.9177
61	66.0566	80.0354	93.1419	112.6966	50.6964	61.4247	69.6660	84.2920	41.4275	50.0800	60.5024	73.3207
62	65.1002	78.7663	89.4176	108.3023	50.3220	60.8857	66.5496	80.6046	40.6052	49.1902	56.4774	68.3333
63	61.1950	73.9080	82.1284	99.5203	47.5087	57.3784	60.6108	73.4460	37.7271	45.5461	50.0092	60.5648
64	24.7520	30.9400	37.0240	46.2800	22.2768	27.8460	33.3216	41.6520	13.4160	16.7700	20.1760	25.2200
65	12.1532	15.1916	18.1788	22.7235	10.9379	13.6724	16.3609	20.4511	4.2629	5.3286	6.4109	8.0136

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. A detailed explanation of each occupation category is given on page 5 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 White Collar (category 2) insurance rates.

Occupation category		Benefit period		
		Two-year	Five-year	To age 65
1	Professional	0%	0%	0%
2	White Collar	0%	0%	0%
3	Light Blue/Grey	75%	75%	75%
4	Skilled Blue Collar	125%	125%	125%
5	Heavy Blue Collar [^]	175%	175%	N/A

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

Group rates – Income Protection continued

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.

Age next birthday	30-day waiting period		60-day waiting period		90-day waiting period	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
16	3.0053	4.5079	1.9352	2.9028	0.8056	1.2083
17	3.0053	4.5079	1.9352	2.9028	0.8056	1.2083
18	3.0053	4.5079	2.0000	3.0000	0.8241	1.2361
19	3.0053	4.5079	2.0185	3.0278	0.8333	1.2500
20	2.9467	4.4200	2.0463	3.0694	0.8426	1.2639
21	3.0222	4.5333	2.0741	3.1111	0.8519	1.2778
22	3.0222	4.5333	2.0556	3.0833	0.8241	1.2361
23	3.1072	4.6608	2.0463	3.0694	0.7963	1.1944
24	3.1356	4.7033	2.0370	3.0556	0.7685	1.1528
25	3.1828	4.7742	2.0278	3.0417	0.7593	1.1389
26	3.1072	4.6608	2.0278	3.0417	0.7407	1.1111
27	3.0222	4.5333	2.0556	3.0833	0.7500	1.1250
28	3.0222	4.5333	2.1019	3.1528	0.7685	1.1528
29	3.0222	4.5333	2.1759	3.2639	0.7870	1.1806
30	3.1072	4.6608	2.2685	3.4028	0.7963	1.1944
31	3.1356	4.7033	2.3704	3.5556	0.8241	1.2361
32	3.2206	4.8308	2.4815	3.7222	0.8426	1.2639
33	3.3244	4.9867	2.6204	3.9306	0.8796	1.3194
34	3.4850	5.2275	2.7593	4.1389	0.9074	1.3611
35	3.6481	5.4722	2.9259	4.3889	0.9537	1.4306
36	3.8796	5.8194	3.1019	4.6528	1.0500	1.5750
37	4.1204	6.1806	3.2963	4.9444	1.1375	1.7063
38	4.3796	6.5694	3.5000	5.2500	1.2153	1.8229
39	4.6481	6.9722	3.7222	5.5833	1.3028	1.9542
40	4.9537	7.4306	3.9630	5.9444	1.4194	2.1292
41	5.0248	7.5372	4.2222	6.3333	1.5556	2.3333
42	5.4623	8.1934	4.4907	6.7361	1.6917	2.5375
43	5.8746	8.8120	4.7778	7.1667	1.8764	2.8146
44	6.3877	9.5816	5.0833	7.6250	2.0708	3.1063
45	6.9103	10.3654	5.4259	8.1389	2.2944	3.4417
46	7.4778	11.2168	5.7593	8.6389	2.5375	3.8063
47	8.0544	12.0815	6.1389	9.2083	2.8194	4.2292
48	8.6802	13.0203	6.5463	9.8194	3.1306	4.6958
49	9.2680	13.9020	6.9907	10.4861	3.4903	5.2354
50	9.9035	14.8552	7.4537	11.1806	3.8694	5.8042

Age next birthday	30-day waiting period		60-day waiting period		90-day waiting period	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
51	10.5918	15.8877	7.9537	11.9306	4.0833	6.1250
52	11.3387	17.0080	8.5000	12.7500	4.5370	6.8056
53	12.1505	18.2258	9.1019	13.6528	5.0278	7.5417
54	13.0346	19.5520	9.7500	14.6250	5.5648	8.3472
55	13.9991	20.9987	10.4537	15.6806	6.1574	9.2361
56	15.0533	22.5799	11.2315	16.8472	6.7870	10.1806
57	16.2074	24.3112	12.0833	18.1250	7.4907	11.2361
58	17.4735	26.2102	12.9218	19.3826	8.2500	12.3750
59	18.8648	28.2972	13.8917	20.8375	9.0648	13.5972
60	20.3968	30.5951	14.8593	22.2889	9.9537	14.9306
61	22.0868	33.1302	16.1028	24.1542	10.9074	16.3611
62	23.9550	35.9324	17.5037	26.2556	11.9537	17.9306
63	25.8741	38.8111	19.4296	29.1444	13.0556	19.5833
64	23.3610	35.0414	16.3148	24.4722	10.6944	16.0417
65	11.4702	17.2054	9.0000	13.5000	3.3981	5.0972

Group rates – Income Protection continued

Income Protection – five 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.

Age next birthday	30-day waiting period		60-day waiting period		90-day waiting period	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
16	3.9786	5.5029	2.8235	3.6725	1.6684	1.8421
17	4.0523	5.5917	2.8726	3.7302	1.6929	1.8686
18	4.1278	5.6825	2.9228	3.7891	1.7179	1.8957
19	4.2051	5.7752	2.9743	3.8492	1.7434	1.9233
20	4.2844	5.8700	3.0269	3.9107	1.7694	1.9513
21	4.3656	5.9669	3.0808	3.9734	1.7960	1.9800
22	4.2809	6.0659	2.9824	4.0375	1.6839	2.0091
23	4.2089	6.1671	2.8970	4.1030	1.5851	2.0388
24	4.1499	6.2705	2.8244	4.1698	1.4989	2.0691
25	4.0012	6.3763	2.6952	4.2381	1.3891	2.0790
26	3.9691	6.4843	2.6486	4.3079	1.3282	2.0888
27	4.0040	6.6837	2.6515	4.4754	1.2990	2.1992
28	4.0741	6.9447	2.6792	4.6632	1.2843	2.2864
29	4.1781	7.1209	2.7307	4.7764	1.2833	2.3575
30	4.3154	7.3410	2.8055	4.9060	1.2956	2.4195
31	4.4850	7.6004	2.9029	5.0530	1.3208	2.4790
32	4.6865	7.8946	3.0227	5.2185	1.3589	2.5424
33	4.9196	8.2192	3.1649	5.4030	1.4101	2.6156
34	5.1841	8.7649	3.3296	5.7345	1.4751	2.7041
35	5.4803	9.3595	3.5175	6.1022	1.5547	2.8448
36	5.8086	10.0025	3.7294	6.5086	1.6501	3.0147
37	6.1699	10.6936	3.9664	6.9564	1.7629	3.2192
38	6.5654	11.4327	4.2303	7.4482	1.8952	3.4637
39	6.9965	12.2202	4.5230	7.9868	2.0494	3.7534
40	7.4655	13.0566	4.8469	8.5748	2.2283	4.0930
41	7.9747	13.9428	5.2050	9.2150	2.4353	4.4873
42	8.5273	14.8803	5.6007	9.9104	2.6742	4.9405
43	9.1268	15.8710	6.0381	10.6639	2.9494	5.4568
44	9.7773	16.9173	6.5216	11.4785	3.2658	6.0397
45	10.4839	18.0224	7.0564	12.3575	3.6289	6.6926
46	11.5406	19.1899	7.8446	13.3042	4.1485	7.4185
47	12.3981	20.4245	8.5172	14.3221	4.6362	8.2197
48	13.3329	21.7316	9.2627	15.4149	5.1926	9.0983
49	14.3532	23.1177	10.0896	16.5867	5.8259	10.0557
50	15.4687	25.1368	11.0070	18.2381	6.5453	11.7092

Age next birthday	30-day waiting period		60-day waiting period		90-day waiting period	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
51	16.6901	27.3209	12.0253	20.0369	7.3605	13.2277
52	18.2098	29.3780	13.1558	21.7650	8.2820	14.8969
53	19.8907	31.2682	14.4109	23.3833	9.3212	16.7220
54	21.7526	34.1728	15.8046	25.1113	10.4903	18.2622
55	23.8182	36.4133	17.3521	27.6650	12.0971	19.8868
56	26.1132	39.8277	19.0700	30.4464	13.9338	21.5916
57	28.3967	43.5770	20.9770	33.4743	15.6550	23.3716
58	30.9246	47.7044	23.0934	35.8945	17.9900	25.3434
59	33.7278	52.2600	25.4420	39.4184	20.1696	27.5274
60	36.8415	57.3022	28.0479	42.2499	23.1096	29.8023
61	37.5064	59.6194	28.4867	43.5273	23.3783	30.5733
62	35.2158	57.0403	26.7540	41.3195	21.9661	29.1917
63	31.0611	51.3410	23.4644	35.1523	19.0815	25.0771
64	23.3610	35.0414	16.3148	24.4722	10.6944	16.0417
65	11.4702	17.2054	9.0000	13.5000	3.3981	5.0972

Group rates – Income Protection continued

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.

Age next birthday	30-day waiting period		60-day waiting period		90-day waiting period	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
16	6.0960	10.6320	4.6530	7.6740	2.5858	3.4060
17	6.4500	11.4480	4.9200	8.2740	2.7308	3.6833
18	6.6840	11.8320	5.1000	8.5530	2.8323	3.8090
19	6.9360	12.2340	5.2890	8.8320	2.9338	3.9217
20	7.1940	12.6420	5.4840	9.1260	3.0402	4.0517
21	7.4700	13.0560	5.6850	9.4230	3.1417	4.1817
22	7.4700	13.4880	5.5980	9.7290	3.0015	4.3117
23	7.4940	13.9440	5.5350	10.0470	2.8807	4.4417
24	7.5240	14.4060	5.4930	10.3770	2.7888	4.5847
25	7.5960	14.8680	5.4690	10.7100	2.6922	4.7320
26	7.6740	15.3540	5.4690	11.0550	2.6293	4.8793
27	7.8840	16.0860	5.5740	11.6880	2.6293	5.2650
28	8.1660	16.9320	5.7270	12.3420	2.6487	5.5987
29	8.5140	17.9280	5.9250	13.0560	2.6873	5.9107
30	8.9220	19.0740	6.1680	13.8210	2.7502	6.1880
31	9.3840	20.3520	6.4530	14.6490	2.8372	6.4610
32	9.9180	21.7740	6.7950	15.5520	2.9580	6.7383
33	10.5300	23.3100	7.1880	16.5360	3.0982	7.0503
34	11.1720	24.9900	7.6140	17.6190	3.2673	7.4013
35	11.9040	26.7780	8.0970	18.7950	3.4558	7.8087
36	12.6960	28.6860	8.6430	20.0700	3.6975	8.2723
37	13.5420	30.7020	9.2310	21.4710	3.9633	8.8400
38	14.4540	32.8140	9.8790	22.9830	4.2727	9.4987
39	15.4260	35.0100	10.5810	24.6060	4.6207	10.2570
40	16.4700	37.3020	11.3460	26.3640	5.0813	11.1410
41	17.5680	39.6540	12.1770	28.2390	5.6173	12.1507
42	18.7440	42.0780	13.0830	30.2310	6.2262	13.2773
43	19.9920	44.5500	14.0760	32.3370	6.9360	14.5340
44	21.2940	47.0700	15.1350	34.5630	7.7293	16.5420
45	22.6680	49.6200	16.2810	36.8820	8.6298	18.1080
46	24.1200	52.1760	17.5170	39.2850	9.6407	19.7955
47	25.6500	54.7440	18.8550	41.7540	10.7870	21.5730
48	27.6879	58.2489	20.2710	44.2800	12.0511	23.4495
49	29.8530	61.7954	21.7890	46.8330	13.4640	25.3980
50	32.1363	65.3877	23.4000	49.3830	14.8445	27.3690

Age next birthday	30-day waiting period		60-day waiting period		90-day waiting period	
	Male \$	Female \$	Male \$	Female \$	Male \$	Female \$
51	34.5472	68.9792	25.1160	51.9030	16.3570	29.5709
52	37.0955	72.5660	26.9250	54.3630	17.9740	31.7703
53	39.7452	76.0782	28.8030	56.7030	19.6845	33.9204
54	42.4847	79.5022	30.7500	58.8930	21.4995	35.9778
55	45.5373	83.2027	32.7420	60.8820	23.3750	37.8840
56	48.6761	86.7211	35.5427	64.0044	25.3165	39.5881
57	51.8371	89.8860	38.4053	66.8058	27.2580	40.9954
58	54.7853	92.4348	41.1552	69.0432	29.0785	41.9324
59	57.3569	94.0797	43.6231	70.4718	30.6240	42.2496
60	59.2575	94.4775	45.5733	70.8067	31.7405	41.7842
61	60.0514	93.1419	46.6174	69.6660	32.1420	40.3349
62	59.1820	89.4176	46.2731	66.5496	31.5040	37.6516
63	55.6318	82.1284	43.6861	60.6108	29.2710	33.3395
64	23.3610	35.0414	16.3148	24.4722	10.6944	16.0417
65	11.4702	17.2054	9.0000	13.5000	3.3981	5.0972

Trustee Minimum Cover

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

Age Next Birthday	All Members Death	Death and TPD Members TPD	Age Next Birthday	All Members Death	Death and TPD Members TPD	Age Next Birthday	All Members Death	Death and TPD Members TPD
16	87,500	10,250	35	54,250	5,500	54	21,000	750
17	85,750	10,000	36	52,500	5,250	55	19,250	500
18	84,000	9,750	37	50,750	5,000	56	17,500	250
19	82,250	9,500	38	49,000	4,750	57	15,750	0
20	80,500	9,250	39	47,250	4,500	58	14,000	0
21	78,750	9,000	40	45,500	4,250	59	12,250	0
22	77,000	8,750	41	43,750	4,000	60	10,500	0
23	75,250	8,500	42	42,000	3,750	61	8,750	0
24	73,500	8,250	43	40,250	3,500	62	7,000	0
25	71,750	8,000	44	38,500	3,250	63	5,250	0
26	70,000	7,750	45	36,750	3,000	64	3,500	0
27	68,250	7,500	46	35,000	2,750	65	1,750	0
28	66,500	7,250	47	33,250	2,500	66	0	0
29	64,750	7,000	48	31,500	2,250	67	0	0
30	63,000	6,750	49	29,750	2,000	68	0	0
31	61,250	6,500	50	28,000	1,750	69	0	0
32	59,500	6,250	51	26,250	1,500	70	0	0
33	57,750	6,000	52	24,500	1,250			
34	56,000	5,750	53	22,750	1,000			

Stamp duty

Stamp duty on Income Protection insurance fees

The stamp duty rate to be added to all Income Protection insurance rates is as follows:

State	Stamp duty rate %
Australian Capital Territory	4
New South Wales	5
Northern Territory	10
Queensland	7.5
South Australia	11
Tasmania	10
Victoria	10
Western Australia	10

The above rates are current as at 1 July 2014.

The stamp duty rate of the Australian Capital Territory will reduce by 2% on 1 July each year until it reaches 0% on 1 July 2016.

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.

Stamp duty on TPD insurance fees

The stamp duty rate that may be added to TPD insurance rates is as follows:

State	Stamp duty rate %
South Australia	11
Western Australia	10

Suncorp WealthSmart's occupation guide

The occupation guide shows the rating that is applicable for a member working in a particular occupation for the purposes of calculating insurance fees and insurance cover that is available.

Suncorp WealthSmart Business Super members will be provided at least a standard, default level of Death and TPD insurance on an opt out basis. This is known as Trustee Minimum Cover. There are limitations on the cover available based on the member's occupation.

Key to the occupation guide:	
Y	= Yes
Y*	= Income Protection with a maximum 2 or 5 year benefit period
IC	= Individual consideration (to be considered on a case by case basis)
UI	= Uninsurable
DT	= Death and TPD
NC	= No cover

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Abattoirs - Butcher / Boner	5	Y*	Y	UI	DT
Abattoirs - Inspector	4	Y	Y	Y	DT
Abattoirs - Process Worker	5	UI	Y	UI	DT
Abattoirs - Slaughterer	5	Y*	Y	UI	DT
Abattoirs - Supervisor (Manual Work)	5	Y*	Y	UI	DT
Abattoirs - Supervisor (No Manual Work)	4	Y	Y	Y	DT
Accountant - Qualified	1	Y	Y	Y	DT
Accountant - Unqualified	2	Y	Y	Y	DT
Accounts Clerk	2	Y	Y	Y	DT
Actor / Actress	5	UI	Y	UI	DT
Actuary - Qualified	1	Y	Y	Y	DT
Actuary - Unqualified	2	Y	Y	Y	DT
Acupuncturist - Qualified - Member of Acupuncture Assoc. Of Australia	2	Y	Y	Y	DT
Adjuster/Assessor (Insurance)	3	Y	Y	Y	DT
Advertising - Agent / Clerical	2	Y	Y	Y	DT
Advertising - Executive - Meeting AA Requirements	1	Y	Y	Y	DT
Advertising - Executive - Other	2	Y	Y	Y	DT
Aerobics Instructor - Full Time, Well Established, Minimum 3 years	5	Y*	Y	UI	DT
Aeronautical Engineer - Office and consultation duties	1	Y	Y	Y	DT
Agent - Customs (Clerical)	2	Y	Y	Y	DT
Agent - Employment	2	Y	Y	Y	DT
Agent - Entertainment - Well Established, Minimum 3 years	3	Y	Y	Y	DT
Agent - Insurance / Finance - (Well Established, 2 years Full time Exp)	2	Y	Y	Y	DT
Agent - Insurance / Finance - Other	3	Y	Y	Y	DT
Agent - Machinery (Heavy)	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Agent - Machinery (Light)	4	Y	Y	Y	DT
Agent - Real Estate - Other	3	Y	Y	Y	DT
Agent - Real Estate - Principal of Agency with at least 5 sales people	2	Y	Y	Y	DT
Agent - Stock / Station	3	Y	Y	Y	DT
Agent - Tab (Full Time)	3	Y	Y	Y	DT
Agent - Travel	2	Y	Y	Y	DT
Agriculture - Agronomist - Field work	3	Y	Y	Y	DT
Agriculture - Agronomist - Office and consultation duties only <25% field work	1	Y	Y	Y	DT
Air Conditioning - Consultant / designer - Not installing, no manual work	3	Y	Y	Y	DT
Air Conditioning - Engineer - degree qualified - Office and consultation duties only	1	Y	Y	Y	DT
Air Conditioning - Installer / Repairer - Qualified - Licensed	4	Y	Y	Y	DT
Airports - Baggage Handler	5	UI	Y	UI	DT
Airports - Cleaner	5	Y*	Y	UI	DT
Airports - Security - Armed	5	UI	Y	UI	DT
Airports - Security - Unarmed	5	Y*	Y	UI	DT
Alarm - Installer / Repairer - Qualified	4	Y	Y	Y	DT
Ambulance Driver / Officer	5	Y*	Y	Y	DT
Amusement Parlour / Centre - (Timezone etc) - Proprietor	4	Y	Y	Y	DT
Amway Distributor - Well Established, Full Time Minimum 3 years Experience	3	Y	Y	Y	DT
Animal - Breeder/Trainer - Registered Breeder Dogs & Small Domestic Animals (established minimum 2 years)	5	Y*	Y	UI	DT
Animal - Chiropractor	5	Y*	Y	UI	DT
Animal - Kennel / Animal shelter owner - operator - Registered & established 2 years	4	Y	Y	Y	DT
Animal - Kennel / Animal shelter worker	5	Y*	Y	UI	DT
Animal - Pet groomer / Washer - not working at home - established 2 years	5	Y*	Y	UI	DT
Animal - Washer (not working at home & established. minimum 2 years)	5	Y*	Y	UI	DT
Antenna Erector - up to 10 metres	5	Y*	Y	UI	DT
Antique Dealer - Administration	2	Y	Y	Y	DT
Antique Dealer - Restoration	4	Y	Y	Y	DT
Antique Dealer - Sales Only (No Manual)	3	Y	Y	Y	DT
Apiarist / Bee Keeper	4	Y	Y	Y	DT
Apprentice - Non Hazardous industries blue collar trade (after 1st year)	5	Y*	Y	UI	DT
Archaeologist - Field Work	3	Y	Y	Y	DT
Archaeologist - No Field Work	1	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Architect - Degree (Qualified)	1	Y	Y	Y	DT
Art Dealer - Shop Or Gallery only	2	Y	Y	Y	DT
Artist - Commercial / Graphic	2	Y	Y	Y	DT
Artist - Freelance (Commercial Office only)	5	IC	Y	UI	DT
Asbestos Worker	5	UI	Y	UI	DT
Asphalt Layer - Roads	5	Y*	Y	UI	DT
Asphalt Layer - Roofing	5	Y*	Y	UI	DT
Assembly Line Worker	5	UI	Y	UI	DT
Astronomer	1	Y	Y	Y	DT
Auctioneer	3	Y	Y	Y	DT
Auditor - Qualified	1	Y	Y	Y	DT
Auditor - Unqualified	2	Y	Y	Y	DT
Author	5	UI	Y	UI	DT
Auto Electrician - Licensed	4	Y	Y	Y	DT
Aviation - Aerobatics	UI	UI	UI	UI	NC
Aviation - Aeronautical Engineer - office and consultation duties	1	Y	Y	Y	DT
Aviation - Agricultural / Crop Dusting / Mustering / Shooting	UI	UI	UI	UI	NC
Aviation - Air Traffic Controller	5	Y*	Y	UI	DT
Aviation - Aircraft Cabin Crew (Recognised commercial airline)	5	UI	Y	UI	DT
Aviation - Charter pilot - Fixed wing / Helicopter	IC	UI	IC	UI	NC
Aviation - Commercial Balloonist	IC	UI	IC	UI	NC
Aviation - Commercial Transport Pilot	5	UI	Y	UI	DT
Aviation - Consultant / Designer / Draughtsman (Qualified) - Office and consultation duties	1	Y	Y	Y	DT
Aviation - Flight Engineer - Crew (Recognised commercial airline)	5	IC	Y	UI	DT
Aviation - Flight Engineer - Office consulting only	2	Y	Y	Y	DT
Aviation - Instructor	IC	UI	IC	UI	NC
Aviation - Maintenance Worker - AQF Certificate III or higher qualification	4	Y	Y	Y	DT
Aviation - Mechanic	4	Y	Y	Y	DT
Aviation - Refueller	5	Y*	Y	UI	DT
Aviation - Test Pilot	UI	UI	UI	UI	NC
Avon Distributor - Well Established, Full Time Minimum 3 years Experience	3	Y	Y	Y	DT
Backhoe, Bobcat, Bulldozer - Operator - Other	5	UI	Y	UI	DT
Backhoe, Bobcat, Bulldozer - Owner / Operator, Established. Minimum 3 years	5	Y*	Y	UI	DT
Baggage Handler - Airport / Shipping	5	UI	Y	UI	DT
Bailiff	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Bakeries - Baker - Qualified	4	Y	Y	Y	DT
Bakeries - Delivery	5	Y*	Y	Y	DT
Balloonist - Aircraft Industry - Commercial	IC	UI	IC	UI	NC
Bank / Building Society - Clerical / Teller	2	Y	Y	Y	DT
Bank / Building Society - Manager - Meeting AA Requirements	1	Y	Y	Y	DT
Bank / Building Society - Manager - Other Not meeting AA Requirements	2	Y	Y	Y	DT
Bank / Building Society - Security Guard - Armed	5	UI	Y	UI	DT
Bank / Building Society - Security Guard - Unarmed	5	Y*	Y	UI	DT
Barber / Hairdresser	4	Y	Y	Y	DT
Barrister	1	Y	Y	Y	DT
Bartender (Full time only)	5	Y*	Y	UI	DT
Battery Manufacture - Sales (no manual work)	3	Y	Y	Y	DT
Beach Inspector / Professional Lifeguard	5	UI	Y	UI	DT
Beautician - Not Working From Home	4	Y	Y	Y	DT
Beautician - Working From Home	4	UI	Y	Y	DT
Beekeeper / Apiarist	4	Y	Y	Y	DT
Beverage Manufacture - Supervisor	4	Y	Y	Y	DT
Bicycle Dealer / Repairer	4	Y	Y	Y	DT
Billiards / Pooltable - Maker / Repairer	4	Y	Y	Y	DT
Biochemist / Biologist - Field Work	4	IC	Y	UI	DT
Biochemist / Biologist - Laboratory / Consulting	1	Y	Y	Y	DT
Blacksmith / Farrier - Qualified	5	Y*	Y	UI	DT
Blaster / Explosives Handler	6	UI	IC	UI	NC
Blind / Awning / Screen - Installer / Repairer	4	Y	Y	Y	DT
Boarding House Proprietor / Bed and Breakfast	3	IC	Y	UI	DT
Boat Builder - Licensed	4	Y	Y	Y	DT
Boilermaker / Welder	4	Y	Y	Y	DT
Book keeper	2	Y	Y	Y	DT
Bookbinder	4	Y	Y	Y	DT
Bookmaker (Gambling)	5	UI	Y	UI	DT
Botanist - Fieldwork	3	Y	Y	Y	DT
Botanist - Office and consulting	1	Y	Y	Y	DT
Bottleshop - Attendant - Hotel Industry	4	Y	Y	Y	DT
Bottleshop - Manager - Hotel Industry	4	Y	Y	Y	DT
Bouncer	5	UI	Y	UI	DT
Bricklayer - Licensed	5	Y*	Y	UI	DT
Brickpaver - Licensed	5	Y*	Y	UI	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Broker - Stock / Commodity / Land	2	Y	Y	Y	DT
Broker - Wool	3	Y	Y	Y	DT
Building & Construction - Architect	1	Y	Y	Y	DT
Building & Construction - Bricklayer - Licensed	5	Y*	Y	UI	DT
Building & Construction - Brickpaver - Licensed	5	Y*	Y	UI	DT
Building & Construction - Builder - Licensed - >25% general manual building duties	4	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration <25% onsite supervision or manual duties	3	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration and sales only	3	Y	Y	Y	DT
Building & Construction - Carpenter - Licensed	4	Y	Y	Y	DT
Building & Construction - Ceiling Fixer - Licensed	4	Y	Y	Y	DT
Building & Construction - Cement Renderer - Licensed	5	Y*	Y	UI	DT
Building & Construction - Civil Engineer - Qualified	1	Y	Y	Y	DT
Building & Construction - Clerk of work, site office administration only	3	Y	Y	Y	DT
Building & Construction - Concrete Cutter	5	Y*	Y	UI	DT
Building & Construction - Concreter - Licensed	5	Y*	Y	UI	DT
Building & Construction - Crane, Derrick & Hoist Driver - Licensed	5	Y*	Y	UI	DT
Building & Construction - Dogman	5	UI	Y	UI	DT
Building & Construction - Drainer - Licensed	4	Y	Y	Y	DT
Building & Construction - Electrician - Licensed	4	Y	Y	Y	DT
Building & Construction - Joiner - Licensed	4	Y	Y	Y	DT
Building & Construction - Labourer	5	UI	Y	UI	DT
Building & Construction - Painter (Above 2 Stories) - Licensed	5	UI	Y	UI	DT
Building & Construction - Painter (Up To 2 Stories) - Licensed	4	Y	Y	Y	DT
Building & Construction - Plasterer - Licensed	4	Y	Y	Y	DT
Building & Construction - Plumber - Licensed	4	Y	Y	Y	DT
Building & Construction - Quantity Surveyor, qualified	1	Y	Y	Y	DT
Building & Construction - Roof Worker / Tiler / Fixer - Licensed	5	Y*	Y	UI	DT
Building & Construction - Scaffolder / Rigger (Above 10 Metres)	6	UI	IC	UI	NC
Building & Construction - Scaffolder / Rigger (Up To 10 Metres)	5	UI	Y	UI	DT
Building & Construction - Site Foreman, no manual work	3	Y	Y	Y	DT
Building & Construction - Steel Fixer	5	Y*	Y	UI	DT
Building & Construction - Tiler (Wall & Floor) - Licensed	4	Y	Y	Y	DT
Bus Driver - Interstate - Recognised Operator eg Grey Hound	5	Y*	Y	UI	DT
Bus Driver - Local	4	Y	Y	Y	DT
Bus Driver - Long Distances (Returning Home Daily)	4	Y	Y	Y	DT
Bush Clearer	5	UI	Y	UI	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Business Consultant (Office Based)	2	Y	Y	Y	DT
Butcher - Butcher / Boner - Abattoirs	5	Y*	Y	UI	DT
Butcher - Non Slaughtering	4	Y	Y	Y	DT
Butcher - Slaughtering	5	Y*	Y	UI	DT
Butler	3	Y	Y	Y	DT
Buyer - Livestock	4	Y	Y	Y	DT
Buyer - Retail Store	3	Y	Y	Y	DT
Cabinet Maker / Carpenter - Licensed	4	Y	Y	Y	DT
Cablemaker / Wiremaker	5	Y*	Y	UI	DT
Cafe / Coffee Lounge - Employee	5	Y*	Y	UI	DT
Cafe / Coffee Lounge - Proprietor, Manager - 4 or more Full time Staff	4	Y	Y	Y	DT
Cafe / Coffee Lounge - Proprietor, Manager - other	4	Y	Y	Y	DT
Cane Carting Contractor - Full Time, Established. Minimum. 3 years	5	Y*	Y	UI	DT
Car Detailer	5	Y*	Y	UI	DT
Car Salesperson	3	Y	Y	Y	DT
Car Wrecker	5	UI	Y	UI	DT
Caravan Park Proprietor - Four Or More F/T Staff - No Manual Work	4	Y	Y	Y	DT
Caravan Park Proprietor - No Staff	4	Y	Y	Y	DT
Caretaker / Janitor	5	Y*	Y	UI	DT
Carpark Attendant	5	Y*	Y	UI	DT
Carpenter - Building & Construction - Licensed	4	Y	Y	Y	DT
Carpet - Cleaner	5	Y*	Y	UI	DT
Carpet - Layer	5	Y*	Y	UI	DT
Cartographer	2	Y	Y	Y	DT
Cashier - Financial Institution	2	Y	Y	Y	DT
Cashier - Service Station	3	Y	Y	Y	DT
Cashier - Supermarket	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Bartender	5	Y*	Y	UI	DT
Casino (Govt & Lcd) - Cashier	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Cleaner	5	Y*	Y	UI	DT
Casino (Govt & Lcd) - Croupier (2 years Experience)	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Managerial / Clerical	2	Y	Y	Y	DT
Casino (Govt & Lcd) - Security - Armed	5	UI	Y	UI	DT
Casino (Govt & Lcd) - Security - Unarmed	5	Y*	Y	UI	DT
Casino (Govt & Lcd) - Waiter	5	Y*	Y	UI	DT
Caterer - Not Working From Home established minimum 2 years, administration and sales only	3	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Caterer - Not Working From Home established minimum 2 years, cooking and serving	4	Y	Y	Y	DT
Cellar Person	5	Y*	Y	UI	DT
Cement Renderer - Licensed	5	Y*	Y	UI	DT
Cemetery & Crematory Worker - Embalmer	4	Y	Y	Y	DT
Cemetery & Crematory Worker - Funeral Director / Proprietor (Not Embalming)	3	Y	Y	Y	DT
Cemetery & Crematory Worker - Grave Digger	5	Y*	Y	UI	DT
Charter Boat Operator - Deep Sea	5	Y*	Y	UI	DT
Charter Boat Operator - Harbour and Inlets	4	Y	Y	Y	DT
Chauffeur	4	Y	Y	Y	DT
Chef / Cook - Qualified	4	Y	Y	Y	DT
Chemical Industry - Chemical Engineer (Up To 10% Laboratory Work)	2	Y	Y	Y	DT
Chemical Industry - Chemist - Industrial (Not Handling Acids Or Explosive)	1	Y	Y	Y	DT
Chemical Industry - Laboratory Technician	3	Y	Y	Y	DT
Chemical Industry - Research & Analytical - Qualified	1	Y	Y	Y	DT
Chemical Industry - Retail Chemist / Pharmacist	1	Y	Y	Y	DT
Child Care Worker - Qualified Registered (Not Working At Home)	3	Y	Y	Y	DT
Child Care Worker - Unqualified	5	UI	Y	UI	DT
Chimney Sweep	5	Y*	Y	UI	DT
Chiropractor - Member Of Aust. Chiro. Association	2	Y	Y	Y	DT
Chiropractor - Other	3	Y	Y	Y	DT
Cleaner - Airports	5	Y*	Y	UI	DT
Cleaner - Car (Detailing)	5	Y*	Y	UI	DT
Cleaner - House	5	Y*	Y	UI	DT
Cleaner - Office / Factory / School	5	Y*	Y	UI	DT
Clergyperson	2	Y	Y	Y	DT
Clerk - Office Work Only	2	Y	Y	Y	DT
Clothing Industry - Cutter	5	Y*	Y	UI	DT
Clothing Industry - Dressmaker (not working from home)	4	Y	Y	Y	DT
Clothing Industry - Fashion Designer (not working from home)	4	Y	Y	Y	DT
Clothing Industry - Pattern Maker	4	Y	Y	Y	DT
Clothing Industry - Process Worker / Machinist	5	Y*	Y	UI	DT
Clothing Industry - Salesperson (no deliveries)	3	Y	Y	Y	DT
Clothing Industry - Tailor / Milliner	4	Y	Y	Y	DT
Club Manager / Proprietor - (Registered / Admin Only)	3	Y	Y	Y	DT
Club Manager / Proprietor - (Registered / Bar Work)	4	Y	Y	Y	DT
Coach (Full Time, Minimum 3 Years Exp) - Tennis / Golf / Swimming	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Commercial Traveller	3	Y	Y	Y	DT
Company Secretary - (Appointed / Qualified)	1	Y	Y	Y	DT
Composer (Music)	5	UI	Y	UI	DT
Compositor (Printing)	4	Y	Y	Y	DT
Computer Industry - Consultant, Programmer, Analyst (not degree qualified)	2	Y	Y	Y	DT
Computer Industry - Consultant, Programmer, Engineer, Systems Analyst (computing degree)	1	Y	Y	Y	DT
Computer Industry - Keyboard Operator	2	Y	Y	Y	DT
Computer Industry - Technician / Installer	3	Y	Y	Y	DT
Concrete Cutter	5	Y*	Y	UI	DT
Concreter - Licensed	5	Y*	Y	UI	DT
Cook - Qualified	4	Y	Y	Y	DT
Coroner	1	Y	Y	Y	DT
Courier - Car Only	4	Y	Y	Y	DT
Courier - Using A Motorbike, Pushbike	5	UI	Y	UI	DT
Crane Operator	5	Y*	Y	UI	DT
Crew - Marine Industry (In Australian Waters)	5	UI	Y	UI	DT
Curator (Art Gallery, Library, Museum)	2	Y	Y	Y	DT
Curtain Fitter	4	Y	Y	Y	DT
Customs - Agent - Clerical	2	Y	Y	Y	DT
Customs - Agent - Other	4	Y	Y	Y	DT
Customs - Officer	2	Y	Y	Y	DT
Dairy Farm Proprietor - Less Than 4 Full time Employees	5	Y*	Y	UI	DT
Dairy Farm Proprietor - With 4 Or More Full time Employees	4	Y	Y	Y	DT
Dancing Teacher (Full time, not working from home)	4	Y	Y	Y	DT
Data Entry Operator	2	Y	Y	Y	DT
Debt Collector	5	UI	Y	UI	DT
Delicatessen Worker - Other	4	Y	Y	Y	DT
Delicatessen Worker - Proprietor, Manager	4	Y	Y	Y	DT
Delivery Man - Other	5	Y*	Y	UI	DT
Delivery Man - Van only/ Small Goods	5	Y*	Y	UI	DT
Demolition Worker	IC	UI	IC	UI	NC
Dental / Orthodontic Technician	2	Y	Y	Y	DT
Dental Hygienist - Medical Profession	2	Y	Y	Y	DT
Dental Nurse	3	Y	Y	Y	DT
Dental Surgeon / Dentist	1	Y	Y	Y	DT
Department Store - Manager / Clerical Only	2	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Department Store - Sales Only	3	Y	Y	Y	DT
Department Store - Section Manager	2	Y	Y	Y	DT
Department Store - Storeman	5	Y*	Y	Y	DT
Diamond - Cutter / Polisher / Setter (Work Shop)	4	Y	Y	Y	DT
Diamond - Dealer / Merchant	3	Y	Y	Y	DT
Diamond - Jeweller (Manufacture)	4	Y	Y	Y	DT
Die Maker - Qualified	4	Y	Y	Y	DT
Diesel Mechanic - Qualified	4	Y	Y	Y	DT
Dietician - Qualified and Registered	1	Y	Y	Y	DT
Disc Jockey - Full Time	5	UI	Y	UI	DT
Ditcher / Drainer - Qualified	5	Y*	Y	Y	DT
Diver	IC	UI	IC	UI	NC
Diver Abalone	IC	UI	IC	UI	NC
Docker / Stevedore	5	UI	Y	UI	DT
Doctor Of Medicine	1	Y	Y	Y	DT
Drainer / Drainage Contractor - Licensed	5	Y*	Y	Y	DT
Draper	4	Y	Y	Y	DT
Draughtsperson - Others	2	Y	Y	Y	DT
Draughtsperson - Qualified	1	Y	Y	Y	DT
Dredger (Harbour / River)	5	Y*	Y	UI	DT
Dressmaker - (Fulltime, not working from Home)	4	Y	Y	Y	DT
Drillers - Offshore	6	UI	IC	UI	NC
Drillers - Onshore - Rock / Soil & Water	5	Y*	Y	UI	DT
Driver - Ambulance	5	Y*	Y	Y	DT
Driver - Armoured Car / Truck	5	Y*	Y	UI	DT
Driver - Bus & Coach Interstate - Recognised Operation eg Grey Hound	5	Y*	Y	UI	DT
Driver - Bus & Coach Long Distance (Returns Home Daily)	4	Y	Y	Y	DT
Driver - Bus & Coach Metro (Local)	4	Y	Y	Y	DT
Driver - Chauffeur	4	Y	Y	Y	DT
Driver - Courier (Car Only)	4	Y	Y	Y	DT
Driver - Crane / Derrick / Hoist	5	Y*	Y	UI	DT
Driver - Earthmoving - (Owner / Operator, Established Minimum 3 years)	5	Y*	Y	UI	DT
Driver - Earthmoving - Operator, Other	5	UI	Y	UI	DT
Driver - Explosives / Dangerous Goods	5	UI	Y	UI	DT
Driver - Forklift	5	Y*	Y	UI	DT
Driver - Garbage Collector (Driver Only)	5	Y*	Y	Y	DT
Driver - Grader	5	Y*	Y	UI	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Driver - Hire Car Owner / Driver	4	Y	Y	Y	DT
Driver - Instructor (Full Time)	4	Y	Y	Y	DT
Driver - Removalist	5	Y*	Y	UI	DT
Driver - Tanker Driver (Petrol, Petroleum Products)	5	UI	Y	UI	DT
Driver - Taxi (Full Time, Others)	5	UI	Y	UI	DT
Driver - Taxi (Full Time, owner, driver. Established Minimum 2 years)	5	IC	Y	UI	DT
Driver - Tow Truck	5	UI	Y	UI	DT
Driver - Train / Tram	5	Y*	Y	UI	DT
Drover / Station Hand	5	UI	Y	UI	DT
Drycleaner - Manager / Proprietor	4	Y	Y	Y	DT
Drycleaner - Other	5	Y*	Y	Y	DT
Earthmover / Plant Operator / Backhoe / Bobcat / Bulldozer - Other	5	UI	Y	UI	DT
Earthmover / Plant Operator / Backhoe / Bobcat / Bulldozer - Owner / Operator, Established Minimum 3 years	5	Y*	Y	UI	DT
Economist - Qualified	1	Y	Y	Y	DT
Editor - Films / Television - permanent fulltime position	2	Y	Y	Y	DT
Editor - Newspaper / Magazines - permanent fulltime position (minimum 2 years experience)	2	Y	Y	Y	DT
Education - Dean/Headmaster/Headmistress	1	Y	Y	Y	DT
Education - Department Head	2	Y	Y	Y	DT
Education - Deputy Headmaster/Headmistress	2	Y	Y	Y	DT
Education - Lecturer - Other	2	Y	Y	Y	DT
Education - Lecturer (University - Full Time)	1	Y	Y	Y	DT
Education - Librarian - Other	2	Y	Y	Y	DT
Education - Librarian (University Qualified)	1	Y	Y	Y	DT
Education - Student / Part Time Student	5	UI	Y	Y	DT
Education - Teacher (Manual Arts / Agriculture / Physical Ed)	4	Y	Y	Y	DT
Education - Teacher (Non Manual Subjects)	3	Y	Y	Y	DT
Electrician / Electrical - Auto Electrician - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Building & Construction - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Cable Joiner - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Domestic / Business - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Electronic Technician - Licensed	4	Y	Y	Y	DT
Electrician / Electrical - Industrial - High Voltage	4	Y	Y	Y	DT
Electrician / Electrical - Linesman < 10 metres	5	Y*	Y	UI	DT
Electrician / Electrical - Meter Reader / Inspector	4	Y	Y	Y	DT
Electrician / Electrical - Mines (Not Underground) Licensed	5	Y*	Y	Y	DT
Electrician / Electrical - Mines (Underground) licensed	6	IC	IC	IC	NC

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Electrician / Electrical - Linesman > 10 metres	6	IC	IC	IC	NC
Electroplater	4	Y	Y	Y	DT
Elevator Repairman - Qualified	5	Y*	Y	Y	DT
Employment Agent	2	Y	Y	Y	DT
Engineer - Qualified - Aeronautical	1	Y	Y	Y	DT
Engineer - Qualified - Office - Consult & design only	1	Y	Y	Y	DT
Engineer - Qualified - Onsite - off & onshore - Consult & design only	3	Y	Y	Y	DT
Engraver / Etcher	4	Y	Y	Y	DT
Entertainment Industry - Actor	5	UI	Y	UI	DT
Entertainment Industry - Choreographer / Dancer	5	UI	Y	UI	DT
Entertainment Industry - Cinema / Theatre Admin Staff	3	Y	Y	Y	DT
Entertainment Industry - Cinema / Theatre Electrician / Technician	4	Y	Y	Y	DT
Entertainment Industry - Circus Performer / Trainer / Staff	IC	UI	IC	UI	NC
Entertainment Industry - Distributor (Film)	3	Y	Y	Y	DT
Entertainment Industry - Engineer (Studio Only)	3	Y	Y	Y	DT
Entertainment Industry - Film Director / Producer	5	IC	Y	Y	DT
Entertainment Industry - Film Stuntmen	IC	UI	IC	UI	NC
Entertainment Industry - Makeup Artist	4	Y	Y	Y	DT
Entertainment Industry - Musician (Symphony Orchestra, Full time Salaried)	5	IC	Y	Y	DT
Entertainment Industry - Newsreader / Announcer	5	IC	Y	UI	DT
Entertainment Industry - Projectionist	4	Y	Y	Y	DT
Entertainment Industry - Radio / TV Presenter	5	IC	Y	UI	DT
Entertainment Industry - Radio Director / Producer, permanent full time position, minimum 2 years experience	2	Y	Y	Y	DT
Entertainment Industry - Radio Scriptwriter	3	IC	Y	UI	DT
Entertainment Industry - Stage Manager	5	IC	Y	Y	DT
Entertainment Industry - Technician / Cameraman (On Location, Not overseas)	4	Y	Y	Y	DT
Entertainment Industry - Technician / Cameraman (Studio Only)	4	Y	Y	Y	DT
Entertainment Industry - Television Director / Producer	5	Y*	Y	Y	DT
Entertainment Industry - Television Scriptwriter	5	IC	Y	UI	DT
Entomologist	1	Y	Y	Y	DT
Estimator	3	Y	Y	Y	DT
Explosives Worker	IC	UI	IC	UI	NC
Exporter / Importer - Clerical / Admin Only	2	Y	Y	Y	DT
Exterminator / Fumigator	5	Y*	Y	UI	DT
Factory Employee - Unskilled - Including Process Workers	5	UI	Y	UI	DT
Farming - Farm Worker / Contractor / Labourer	5	UI	Y	UI	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Farming - Owner / Manager - administration, sales & <25% farm supervision and/or manual duties	4	Y	Y	Y	DT
Farming - Owner / Manager - administration, sales only office based	3	Y	Y	Y	DT
Farming - Owner / Manager - > 25% mustering or shearing or involving other unusual hazardous duties	5	Y*	Y	UI	DT
Farming - Owner / Manager - including up to 25% livestock mustering, no shearing or hazardous duties	5	Y*	Y	Y	DT
Farrier / Blacksmith - Qualified	5	Y*	Y	UI	DT
Fashion Designer - Not Working From Home	3	Y	Y	Y	DT
Fastfood / Takeaway Shop - Other Worker	5	Y*	Y	UI	DT
Fastfood / Takeaway Shop - Proprietor, Manager	5	Y*	Y	Y	DT
Fencing Contractor - Licensed	5	Y*	Y	UI	DT
Fibreglass Moulder - Licensed	4	Y	Y	Y	DT
Financial Adviser / Consultant / Planner - Not Meeting AA Requirements	2	Y	Y	Y	DT
Financial Adviser / Consultant / Planner - University Qualified, meeting AA Requirements	1	Y	Y	Y	DT
Fire Chief - Senior Officers - Administration Only	3	Y	Y	Y	DT
Fireman - Others	5	IC	Y	IC	DT
Fisherman - Others (Including Deck Hand)	5	UI	Y	UI	DT
Fisherman - Working Owner - Established Minimum 3 years, Not Seasonal, Returning Home Daily	5	Y*	Y	UI	DT
Fishmonger - Other	5	Y*	Y	UI	DT
Fishmonger - Proprietor, Manager	4	Y	Y	Y	DT
Fitter & Turner - Qualified	4	Y	Y	Y	DT
Floor Sander	5	Y*	Y	UI	DT
Floor Tiler - Licensed	4	Y	Y	Y	DT
Florist (no delivery)	3	Y	Y	Y	DT
Food Technologist	2	Y	Y	Y	DT
Forest Ranger / Warden	4	Y	Y	Y	DT
Forester - No Tree Felling	5	Y*	Y	UI	DT
Forester - Tree Felling	6	UI	Y	UI	NC
Foundry Worker (Qualified)	5	Y*	Y	UI	DT
French Polisher	4	Y	Y	Y	DT
Fruit Picker	5	UI	Y	UI	DT
Fumigator	5	Y*	Y	UI	DT
Funeral Parlour - Director / Undertaker	3	Y	Y	Y	DT
Funeral Parlour - Driver / Pall Bearer	4	Y	Y	Y	DT
Funeral Parlour - Embalming	4	Y	Y	Y	DT
Furniture - Polisher / Restorer	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Furniture - Removalist	5	Y*	Y	UI	DT
Furrier	4	Y	Y	Y	DT
Garage Door installer / repairer	5	Y*	Y	UI	DT
Garage Staff Service Station - Cashier / Console Operator	3	Y	Y	Y	DT
Garage Staff Service Station - Proprietor (No Manual Work)	3	Y	Y	Y	DT
Garage Staff Service Station - Pump Attendant / Operator	5	Y*	Y	Y	DT
Garbage Disposal - Garbage Collector (Driving Truck Only)	5	Y*	Y	Y	DT
Garbage Disposal - Garbage Collector (Others)	5	Y*	Y	UI	DT
Gardener - Qualified, Established minimum 2 years, not seasonal	4	Y	Y	Y	DT
Gas Industry (Domestic) - Fitter / Maintenance Worker / Mechanic - Licensed	4	Y	Y	Y	DT
Gas Industry (Domestic) - Inspector / Meter Reader / Tester	3	Y	Y	Y	DT
Gas Industry (Domestic) - Pipelayer	5	Y*	Y	UI	DT
Geologist - Onsite - On / offshore	3	Y	Y	Y	DT
Geologist - Qualified - Office & consult only inc <25% field work (no underground)	1	Y	Y	Y	DT
Geologist - Underground	5	IC	IC	UI	NC
Glass Industry - Beveller / Blower / Glazier / Polisher	4	Y	Y	Y	DT
Glass Industry - Labourer	5	UI	Y	UI	DT
Goldsmith (Manufacture / Design)	4	Y	Y	Y	DT
Golf Professional - Shop & Tuition	4	Y	Y	Y	DT
Golf Professional - Shop Only	3	Y	Y	Y	DT
Golf Professional - Touring, Tournament	5	UI	Y	UI	DT
Graphic Designer - Qualified, not working from home	2	Y	Y	Y	DT
Greenkeeper / Groundsman - Qualified	4	Y	Y	Y	DT
Grocer / Green Grocer - Other	5	Y*	Y	UI	DT
Grocer / Green Grocer - Proprietor / Manager	4	Y	Y	Y	DT
Guillotine Operator - Other	5	UI	Y	UI	DT
Gunsmith	4	Y	Y	Y	DT
Gym Instructor Full Time, Well Established, Minimum 3 Years	5	Y*	Y	UI	DT
Gynaecologist	1	Y	Y	Y	DT
Haberdasher	3	Y	Y	Y	DT
Hairdresser	4	Y	Y	Y	DT
Handyman - Established. 2 Years - Qualified Trade	5	Y*	Y	UI	DT
Hardware Retailer	4	Y	Y	Y	DT
Headmaster / Headmistress	1	Y	Y	Y	DT
Herbalist - Qualified (Not Working From Home)	2	Y	Y	Y	DT
Home Duties	4	UI	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Horse Racing & Trotting - Breeder / Trainer - No Riding	4	Y	Y	Y	DT
Horse Racing & Trotting - Breeder / Trainer - Riding	5	UI	Y	UI	DT
Horse Racing & Trotting - Horse Riding Instructor	5	Y*	Y	UI	DT
Horse Racing & Trotting - Jockey (Flat racing)	6	UI	IC	UI	NC
Horse Racing & Trotting - Jockey (Steeplechase)	6	UI	IC	UI	NC
Horse Racing & Trotting - Strapper	5	UI	Y	UI	DT
Horse Racing & Trotting - Trainer - No Riding	4	Y	Y	Y	DT
Horse Racing & Trotting - Trainer - Riding	5	UI	Y	UI	DT
Horticulturist - Qualified - No landscaping	4	Y	Y	Y	DT
Horticulturist Qualified - Other	4	Y	Y	Y	DT
Hospital Porter - Medical Profession	5	Y*	Y	UI	DT
Hotel / Motel Industry - Bartender (Full Time)	5	Y*	Y	UI	DT
Hotel / Motel Industry - Bottleshop Attendant	4	Y	Y	Y	DT
Hotel / Motel Industry - Bottleshop Manager	4	Y	Y	Y	DT
Hotel / Motel Industry - Bouncer	6	UI	Y	UI	NC
Hotel / Motel Industry - Concierge (5 Star Hotel)	2	Y	Y	Y	DT
Hotel / Motel Industry - Cook - Qualified	4	Y	Y	Y	DT
Hotel / Motel Industry - Headwaiter / Maitre d' (Hotel)	3	Y	Y	Y	DT
Hotel / Motel Industry - Housekeeper / Chambermaid	5	Y*	Y	UI	DT
Hotel / Motel Industry - Kitchen-Hand	5	UI	Y	UI	DT
Hotel / Motel Industry - Maintenance Staff - Licensed	4	Y	Y	Y	DT
Hotel / Motel Industry - Manager (5 Star Hotel)	2	Y	Y	Y	DT
Hotel / Motel Industry - Manager / Proprietor - Bar Work Included	4	Y	Y	Y	DT
Hotel / Motel Industry - Manager / Proprietor(Admin Only)	3	Y	Y	Y	DT
Hotel / Motel Industry - Porter	5	Y*	Y	UI	DT
Hotel / Motel Industry - Receptionist / Clerical / Admin Only	2	Y	Y	Y	DT
Hotel / Motel Industry - Waiter	5	Y*	Y	UI	DT
House Removalist	5	Y*	Y	UI	DT
Hypnotherapist - Qualified Member of Aust Hypnotherapist Association	2	Y	Y	Y	DT
Importer / Exporter - Clerical / Admin Only	2	Y	Y	Y	DT
Inspector - Boiler / Building / Hull (Not Diving)	4	Y	Y	Y	DT
Inspector - Insurance / Health / Education	3	Y	Y	Y	DT
Inspector - Meat	4	Y	Y	Y	DT
Instrument Manufacture - Musical	4	Y	Y	Y	DT
Instrument Manufacture - Precision	4	Y	Y	Y	DT
Instrument Manufacture - Surgical	4	Y	Y	Y	DT
Instrument Manufacture - Technician	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Insulation Installer	5	Y*	Y	UI	DT
Insurance Industry - Adjuster / Assessor	3	Y	Y	Y	DT
Insurance Industry - Agent / Broker (Others)	3	Y	Y	Y	DT
Insurance Industry - Agent / Broker (Well Established, Minimum 2 years Full time Experience)	2	Y	Y	Y	DT
Insurance Industry - Clerical	2	Y	Y	Y	DT
Insurance Industry - Investigator	3	Y	Y	Y	DT
Insurance Industry - Management - Meeting AA Requirements	1	Y	Y	Y	DT
Insurance Industry - Management - Not meeting AA Requirements	2	Y	Y	Y	DT
Interior Decorator - Consulting Only	3	Y	Y	Y	DT
Interior Decorator - Light Manual	4	Y	Y	Y	DT
Interpreter	2	Y	Y	Y	DT
Investment Adviser - Salaried	2	Y	Y	Y	DT
Irrigation Worker	5	UI	Y	UI	DT
Jackeroo / Jillaroo	5	UI	Y	UI	DT
Janitor / Caretaker	5	Y*	Y	Y	DT
Jewellery Industry - Manufacture	4	Y	Y	Y	DT
Jewellery Industry - Polisher / Cutter / Setter / Engraver	4	Y	Y	Y	DT
Jewellery Industry - Retail	3	Y	Y	Y	DT
Joiner - Licensed	4	Y	Y	Y	DT
Journalist - Freelance (No Overseas Assignments) - No unusual risks	2	Y	Y	Y	DT
Journalist - Freelance / Salaried (Overseas Assignments)	5	UI	IC	UI	NC
Journalist - Salaried (No Overseas Assignments) - Office Only - No unusual risks	2	Y	Y	Y	DT
Journalist - Salaried (No Overseas Assignments) - Other	3	Y	Y	Y	DT
Judge	1	Y	Y	Y	DT
Juice Vendor	4	Y	Y	Y	DT
Kennel Owner / Operator - Established 2 years	4	Y	Y	Y	DT
Keyboard Operator	2	Y	Y	Y	DT
Kitchen Hand	5	UI	Y	UI	DT
Laboratory Technician	3	Y	Y	Y	DT
Laboratory Technician - No explosives or making of dangerous gases or acids	3	Y	Y	Y	DT
Labourer (Manual, Unskilled Worker)	5	UI	Y	UI	DT
Landlord	5	UI	Y	Y	DT
Landscape Architect (degree qualified) site supervision only	2	Y	Y	Y	DT
Landscaper - Others	5	Y*	Y	UI	DT
Landscaper - Qualified, Established. minimum 2 years	4	Y	Y	Y	DT
Lathe Operator - Qualified	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Lawn Mowing Contractor - Established. Minimum 2 years	5	Y*	Y	UI	DT
Lawyer	1	Y	Y	Y	DT
Lecturer - Other	2	Y	Y	Y	DT
Lecturer - University - Full Time	1	Y	Y	Y	DT
Librarian - Other	2	Y	Y	Y	DT
Librarian - University Qualified	1	Y	Y	Y	DT
Lifeguard - Professional / Beach Inspector	5	UI	Y	UI	DT
Liquor Store - Proprietor, Manager	4	Y	Y	Y	DT
Liquor Store - Staff - Other	4	Y	Y	Y	DT
Livestock - Broker / Buyer / Dealer (At Stockyard)	4	Y	Y	Y	DT
Locksmith	4	Y	Y	Y	DT
Logging Industry - Driver	5	Y*	Y	UI	DT
Logging Industry - Manual Worker	5	UI	Y	UI	DT
Machinery - Equipment Hire / Service / Repair / Maintenance	4	Y	Y	Y	DT
Machinist - Clothing - Not Working From Home	5	Y*	Y	UI	DT
Machinist - Metal / Wood - Qualified	4	Y	Y	Y	DT
Machinist - Sailmaker	4	Y	Y	Y	DT
Management Consultant - Meeting AA Requirements	1	Y	Y	Y	DT
Management Consultant - Not Meeting AA Requirements	2	Y	Y	Y	DT
Manager (Administration only)	2	Y	Y	Y	DT
Manicurist - Not Working From Home	4	Y	Y	Y	DT
Manicurist - Working From Home	5	UI	Y	Y	DT
Manufacturing Industry - Production Line	5	UI	Y	UI	DT
Marine Biologist - Field Work	5	IC	Y	IC	DT
Marine Biologist - Laboratory Only	1	Y	Y	Y	DT
Marine Industry - Crew (In Australian Waters)	5	UI	Y	UI	DT
Marine Industry - Crew (Outside Australian Waters)	5	UI	Y	UI	DT
Marine Industry - Ferry Captain / Officer	4	Y	Y	Y	DT
Marine Industry - Ferry Crew	5	UI	Y	UI	DT
Marine Industry - Marina Manager - Full time	4	Y	Y	Y	DT
Marine Industry - Ocean Going Vessel - Officer / Engineer (In Australian Waters)	5	Y*	Y	UI	DT
Marine Industry - Ocean Going Vessel - Officer / Engineer (Outside Australian Waters)	5	UI	Y	UI	DT
Market Gardener	4	Y	Y	Y	DT
Market Stall Holder	5	UI	Y	UI	DT
Martial Arts Instructor - Full Time, Established. Minimum 3 years	5	Y*	Y	UI	DT
Masseur / Masseur - Qualified - Not working From Home	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Masseur / Masseuse - Qualified - Well Established. Minimum 2 years In Practice / Sports Club	4	Y	Y	Y	DT
Mathematician	1	Y	Y	Y	DT
Meat Industry - Butcher - Non Slaughtering	4	Y	Y	Y	DT
Meat Industry - Butcher - Slaughtering	5	Y*	Y	UI	DT
Meat Industry - Meat Packer - Abattoirs	5	UI	Y	UI	DT
Mechanic - Also see under Motor Industry	4	Y	Y	Y	DT
Mechanic - Mechanical Engineer	4	Y	Y	Y	DT
Medical Profession - Acupuncturist (Qualified) / Member of Acupuncture Assoc. of Australia	2	Y	Y	Y	DT
Medical Profession - Anaesthetist	1	Y	Y	Y	DT
Medical Profession - Audiologist	1	Y	Y	Y	DT
Medical Profession - Chiropracist - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Chiropractor - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Dental / Orthodontic Technician	2	Y	Y	Y	DT
Medical Profession - Dental Hygienist	2	Y	Y	Y	DT
Medical Profession - Dental Surgeon	1	Y	Y	Y	DT
Medical Profession - Dietician - Qualified	1	Y	Y	Y	DT
Medical Profession - Doctor / Physicist / Specialist	1	Y	Y	Y	DT
Medical Profession - Enrolled Nurse	4	Y	Y	Y	DT
Medical Profession - Gynaecologist	1	Y	Y	Y	DT
Medical Profession - Herbalist - Qualified, not working from home	2	Y	Y	Y	DT
Medical Profession - Homoeopath - Qualified, not working from home	2	Y	Y	Y	DT
Medical Profession - Hospital Administration	2	Y	Y	Y	DT
Medical Profession - Hospital Domestic / Cleaner	5	Y*	Y	UI	DT
Medical Profession - Hospital Maintenance - Licensed	4	Y	Y	Y	DT
Medical Profession - Hospital Maintenance - Other	5	Y*	Y	UI	DT
Medical Profession - Hospital Wardsman	4	Y	Y	Y	DT
Medical Profession - Hypnotherapist - Member of Aust Hypnotherapist Association	2	Y	Y	Y	DT
Medical Profession - Matron - Admin Only	2	Y	Y	Y	DT
Medical Profession - Midwife	4	Y	Y	Y	DT
Medical Profession - Naturopath - Qualified (Not Working From Home)	2	Y	Y	Y	DT
Medical Profession - Nurse - General / Psychiatric	4	Y	Y	Y	DT
Medical Profession - Nurse - Theatre	4	Y	Y	Y	DT
Medical Profession - Nurses Aide	4	Y	Y	Y	DT
Medical Profession - Obstetrician	1	Y	Y	Y	DT
Medical Profession - Occupational Therapist - Qualified	1	Y	Y	Y	DT
Medical Profession - Ophthalmologist	1	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Medical Profession - Optical Technician	2	Y	Y	Y	DT
Medical Profession - Optician	1	Y	Y	Y	DT
Medical Profession - Optometrist	1	Y	Y	Y	DT
Medical Profession - Orthodontist	1	Y	Y	Y	DT
Medical Profession - Osteopath - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Paediatrician	1	Y	Y	Y	DT
Medical Profession - Pathologist	1	Y	Y	Y	DT
Medical Profession - Pharmacist	1	Y	Y	Y	DT
Medical Profession - Physiotherapist - APA Qualified	2	Y	Y	Y	DT
Medical Profession - Podiatrist - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Psychiatrist	1	Y	Y	Y	DT
Medical Profession - Psychologist	1	Y	Y	Y	DT
Medical Profession - Radiographer	2	Y	Y	Y	DT
Medical Profession - Radiologist	1	Y	Y	Y	DT
Medical Profession - Registered Nurse	4	Y	Y	Y	DT
Medical Profession - Social Worker - Field Visits	3	Y	Y	Y	DT
Medical Profession - Social Worker - Office Only	2	Y	Y	Y	DT
Medical Profession - Speech Therapist - Qualified	2	Y	Y	Y	DT
Medical Profession - Surgeon	1	Y	Y	Y	DT
Medical Profession - Technologist	2	Y	Y	Y	DT
Medical Profession - Urologist	1	Y	Y	Y	DT
Metal Industry - Dealers	5	Y*	Y	UI	DT
Metal Industry - Electroplater / Enameller	4	Y	Y	Y	DT
Metal Industry - Fitter & Turner - Qualified	4	Y	Y	Y	DT
Metal Industry - Foundry Worker - Qualified	5	Y*	Y	UI	DT
Metal Industry - Metallurgist - Office Duties Only	1	Y	Y	Y	DT
Metal Industry - Metallurgist - Other	2	Y	Y	Y	DT
Metal Industry - Sheet Metal Worker - Qualified	4	Y	Y	Y	DT
Metal Industry - Welder / Boilermaker	4	Y	Y	Y	DT
Meteorologist	1	Y	Y	Y	DT
Meter Reader - Gas / Electricity	3	Y	Y	Y	DT
Midwife - Medical Profession	4	Y	Y	Y	DT
Military Personnel - All Ranks - office admin only, no special hazards or pending deployment	5	UI	Y	Y	DT
Milk Vendor	4	Y	Y	Y	DT
Mining & Quarrying - Geologist / Metallurgist / Engineer - Office & Consulting. <25% on site - no underground	1	Y	Y	Y	DT
Mining & Quarrying - Geologist / Metallurgist / Engineer - Office & Consulting. >25% on site - no underground	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Mining & Quarrying - Open Cut & Strip Mine Supervisor - Other qualification	4	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Supervisor / Engineer / Geologist / Metallurgist 100% on site	4	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Licensed Tradesperson	4	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Semi Skilled Plant Operator	5	Y*	Y	UI	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Unskilled Labourer Open Cut & Strip Mine	5	IC	Y	UI	DT
Mining & Quarrying - Sandblaster (Quarry)	5	UI	Y	UI	DT
Mining & Quarrying - Underground Mine Fire Fighter	6	UI	IC	UI	NC
Mining & Quarrying - Underground Mine Worker	6	IC	IC	IC	NC
Mining And Quarrying - Open Cut / Strip Mine or Underground working with Explosives	6	UI	IC	UI	NC
Minister (Clergyperson)	2	Y	Y	Y	DT
Model (Photographic)	5	UI	Y	UI	DT
Monumental Mason	5	Y*	Y	Y	DT
Motor Industry - Accessories / Spares sales	4	Y	Y	Y	DT
Motor Industry - Auto Electrician - Qualified	4	Y	Y	Y	DT
Motor Industry - Battery Fitter	5	Y	Y*	UI	DT
Motor Industry - Brake Repairer	4	Y	Y	Y	DT
Motor Industry - Car Detailer	5	Y*	Y	UI	DT
Motor Industry - Manager	3	Y	Y	Y	DT
Motor Industry - Manufacture - Assembly	5	Y*	Y	UI	DT
Motor Industry - Manufacture - Foundry Worker - Qualified	5	Y*	Y	UI	DT
Motor Industry - Mechanic - Qualified	4	Y	Y	Y	DT
Motor Industry - Motor Dealer	3	Y	Y	Y	DT
Motor Industry - Motor Salesman	3	Y	Y	Y	DT
Motor Industry - Motor Wrecker	5	UI	Y	UI	DT
Motor Industry - Panel Beater	4	Y	Y	Y	DT
Motor Industry - Spray Painter	4	Y	Y	Y	DT
Motor Industry - Tyre Fitter	5	Y*	Y	UI	DT
Motor Industry - Vehicle Tester	4	Y	Y	Y	DT
Motor Industry - Wheel Alignment (No Tyre Fitting)	4	Y	Y	Y	DT
Music Teacher - Full time - Not Teaching From Home	2	Y	Y	Y	DT
Musician - Salaried	5	IC	Y	Y	DT
Naturopath - Qualified - Not Working From Home	2	Y	Y	Y	DT
Newspaper Industry - Compositor / Lithographer - Computerised	3	Y	Y	Y	DT
Newspaper Industry - Editor	2	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Newspaper Industry - Journalist - Freelance (No Overseas Assignments) - no unusual risks	2	Y	Y	Y	DT
Newspaper Industry - Journalist - Other - Salaried (No Overseas Assignments) - Other - no unusual risks	3	Y	Y	Y	DT
Newspaper Industry - Journalist - Salaried (No Overseas Assignments) - Office Only - no unusual risks	2	Y	Y	Y	DT
Newspaper Industry - Journalist Freelance / Salaried (Overseas Assignments)	5	UI	IC	UI	NC
Newspaper Industry - Newsagent - Deliveries	4	Y	Y	Y	DT
Newspaper Industry - Newsagent - Sales Only	3	Y	Y	Y	DT
Newspaper Industry - Photographer - Aerial or Overseas	6	UI	IC	UI	NC
Newspaper Industry - Photographer - Freelance (Not Aerial Or Overseas)	5	UI	Y	Y	DT
Newspaper Industry - Photographer - Salaried (Not Aerial Or Overseas)	4	Y	Y	Y	DT
Newspaper Industry - Printer / Linotype	4	Y	Y	Y	DT
Night Watchman (Not Cricket)	5	UI	Y	UI	DT
Nurse - Aide / Assistant	4	Y	Y	Y	DT
Nurse - Dental	3	Y	Y	Y	DT
Nurse - Director of Nursing	2	Y	Y	Y	DT
Nurse - Educator - Class Room Only	2	Y	Y	Y	DT
Nurse - Educator - Other	3	Y	Y	Y	DT
Nurse - Enrolled	4	Y	Y	Y	DT
Nurse - Matron - Administration Only	2	Y	Y	Y	DT
Nurse - Other - Registered	4	Y	Y	Y	DT
Nursery (Plant) - Proprietor - Established. Minimum. 2 Years	4	Y	Y	Y	DT
Nursery (Plant) - Unqualified	4	Y	Y	Y	DT
Obstetrician - Medical Profession	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Crane Driver	6	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Derrickmen	6	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Driller	6	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Engineer - Consulting & Design only - no manual	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Geologist / Geophysicist	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Lab Technician	4	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Labourer	6	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Skilled Tradesman	6	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Onshore Worker) - Crane Driver	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Derrickmen	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Driller	5	Y*	Y	UI	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Oil, Petroleum & Gas Industry - (Onshore Worker) - Engineer - Office - Consulting & design only	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Engineer - Onsite - Consulting & design only - no manual	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Geologist / Geophysicist - Office & consulting only	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Lab Technician	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Labourer	5	UI	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Machine Operator	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Refinery - Firefighter	6	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Onshore Worker) - Refinery - Other	5	IC	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Repairman - Qualified	5	Y*	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Tanker Driver	5	UI	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Tool Pusher	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Trench Digger	5	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Welder	4	Y	Y	Y	DT
Optical Technician - Medical Profession	2	Y	Y	Y	DT
Optician - Medical Profession	1	Y	Y	Y	DT
Optometrist - Medical Profession	1	Y	Y	Y	DT
Oyster Farmer	4	Y	Y	Y	DT
Painter - Above 10 Metres - Licensed	6	UI	IC	UI	NC
Painter - Up To 10 Metres - Licensed	4	Y	Y	Y	DT
Panel Beater	4	Y	Y	Y	DT
Parking Officer	5	Y*	Y	UI	DT
Parking Station Attendant	5	Y*	Y	UI	DT
Parole Officer - Including Field Visits	4	Y	Y	Y	DT
Parole Officer - Office only	3	Y	Y	Y	DT
Pastry Cook	4	Y	Y	Y	DT
Pathologist - Medical Profession	1	Y	Y	Y	DT
Pattern Maker	4	Y	Y	Y	DT
Paver - Licensed	5	Y*	Y	UI	DT
Pawnbroker	4	Y	Y	Y	DT
Personal Trainer - Established, Minimum 3 Years Full Time - Gym Only	5	Y*	Y	UI	DT
Personnel Consultant - Meeting AA Requirements	1	Y	Y	Y	DT
Personnel Consultant - Not Meeting AA Requirements	2	Y	Y	Y	DT
Pest Exterminator	5	Y*	Y	UI	DT
Pharmacist - Medical Profession	1	Y	Y	Y	DT
Photographer - Aerial or Overseas	IC	UI	IC	UI	NC

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Photographer - On Location (Not Aerial or Overseas)	4	Y	Y	Y	DT
Photographer - Studio, Weddings & Private Functions Only	2	Y	Y	Y	DT
Physicist	1	Y	Y	Y	DT
Physiotherapist - APA Qualified - Medical Profession	2	Y	Y	Y	DT
Piano Tuner	4	Y	Y	Y	DT
Picture Framer - Manufacture / Repairer	4	Y	Y	Y	DT
Pilot - Harbour	4	Y	Y	Y	DT
Pipeline Worker - Mainland	5	Y*	Y	UI	DT
Pipeline Worker - Offshore	IC	UI	IC	UI	NC
Plant Operator	5	Y*	Y	UI	DT
Plasterer - Licensed	5	Y*	Y	Y	DT
Plumber - Licensed	4	Y	Y	Y	DT
Plumber - Roof - Full Time - Licensed	5	Y*	Y	UI	DT
Police - Bomb Disposal	IC	UI	IC	UI	NC
Police - Other - no special hazards	5	UI	Y	UI	DT
Pooltable / Billiards - Maker / Repairer	4	Y	Y	Y	DT
Port Authority - Clerical	3	Y	Y	Y	DT
Port Authority - Harbour Pilot	4	Y	Y	Y	DT
Porter	5	Y*	Y	UI	DT
Postal - Mail Contractor - Not Using A Motorbike Or Pushbike	4	Y	Y	Y	DT
Postal - Mail Contractor - Using A Motorbike Or Pushbike	5	UI	Y	UI	DT
Postal - Non Rural - Delivery (Van)	4	Y	Y	Y	DT
Postal - Non Rural - Manager / Clerical	3	Y	Y	Y	DT
Postal - Non Rural - Postman / Sorter	4	Y	Y	Y	DT
Pottery & Ceramics Industry - Other	5	UI	Y	UI	DT
Pottery & Ceramics Industry - Skilled Worker (Not Home Cottage Artisan)	4	Y	Y	Y	DT
Priest	2	Y	Y	Y	DT
Printer - Other	5	Y*	Y	UI	DT
Printer - Qualified	4	Y	Y	Y	DT
Prisons - Governor / Administration Staff	2	Y	Y	Y	DT
Prisons - Maintenance Staff - Licensed	5	IC	Y	Y	DT
Prisons - Prisoners	UI	UI	UI	UI	NC
Prisons - Warden / Guard	5	UI	Y	UI	DT
Private Detectives / Investigators - Other	5	UI	Y	UI	DT
Private Detectives / Investigators - Well Established, Minimum 3 Years & Unarmed	4	Y	Y	Y	DT
Process Worker	5	UI	Y	UI	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Projectionist	4	Y	Y	Y	DT
Property Industry - Consultant (Salaried)	2	Y	Y	Y	DT
Property Industry - Developer	5	IC	Y	Y	DT
Property Industry - Investor	5	UI	Y	UI	DT
Property Industry - Land Broker	2	Y	Y	Y	DT
Psychiatrist - Medical Profession	1	Y	Y	Y	DT
Psychologist - Medical Profession	1	Y	Y	Y	DT
Publican - Proprietor / Mgr admin and bar work	4	Y	Y	Y	DT
Publican - Proprietor / Mgr admin only, no bar work	4	Y	Y	Y	DT
Publican - Supervision Only - No Bar Work - At Least 4 Full time staff	4	Y	Y	Y	DT
Publisher	2	Y	Y	Y	DT
Purchasing Officer	2	Y	Y	Y	DT
Quantity Surveyor - Qualified	1	Y	Y	Y	DT
Quarry - Manager (No Manual Work)	4	Y	Y	Y	DT
Quarry - Worker - Licensed Tradesman (No Explosives)	4	Y	Y	Y	DT
Quarry - Worker - Semi Skilled / Plant Operator etc.	5	Y*	Y	UI	DT
Quarry Worker - Unskilled / Labourer	5	UI	Y	UI	DT
Radio / Television - Repairman	4	Y	Y	Y	DT
Radio Operator - does not include Air Traffic Controller	3	Y	Y	Y	DT
Railways - Fireman	6	UI	Y	UI	NC
Railways - Foreman, Inspector (Nil Track Work)	4	Y	Y	Y	DT
Railways - Guard (Nil Track Work)	4	Y	Y	Y	DT
Railways - Office Worker	2	Y	Y	Y	DT
Railways - Porter	5	Y*	Y	UI	DT
Railways - Security / Special Constable - Armed	6	UI	Y	UI	NC
Railways - Security / Special Constable - Unarmed	5	Y*	Y	UI	DT
Railways - Shunter	5	UI	Y	UI	DT
Railways - Signaller (Nil Track Work)	4	Y	Y	Y	DT
Railways - Station Master / Assistant	4	Y	Y	Y	DT
Railways - Track worker	5	UI	Y	UI	DT
Railways - Train Driver	5	Y*	Y	UI	DT
Ranger	4	Y	Y	Y	DT
Real Estate - Agent - Others	3	Y	Y	Y	DT
Real Estate - Agent - Principal of Agency at least 5 salespeople	2	Y	Y	Y	DT
Real Estate - Receptionist	2	Y	Y	Y	DT
Real Estate - Sales - Property Industry	3	Y	Y	Y	DT
Refrigeration Mechanic - Commercial	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Refrigeration Mechanic - Private / Domestic Premises	4	Y	Y	Y	DT
Removalist - Furniture	5	Y*	Y	UI	DT
Rigger - Above 10 Metres	6	UI	IC	UI	NC
Rigger - Up To 10 Metres	5	UI	Y	UI	DT
Road Maker / Painter / Surfacing	5	Y	Y	UI	DT
Roof Plumber - Licensed	5	Y*	Y	UI	DT
Roof Tiler - Licensed	5	Y*	Y	UI	DT
Sailmaker	4	Y	Y	Y	DT
Sales - Car / Caravan	3	Y	Y	Y	DT
Sales - Commercial Traveller	3	Y	Y	Y	DT
Sales - Sales Representative (No Deliveries)	3	Y	Y	Y	DT
Sandblaster	5	UI	Y	UI	DT
Saw & Knife Sharpener	5	Y*	Y	UI	DT
Scaffolder - Above 10 Metres	6	UI	IC	UI	NC
Scaffolder - Up To 10 Metres	5	UI	Y	UI	DT
Scientist - Lab work only	2	Y	Y	Y	DT
Scrap Metal Worker	5	UI	Y	UI	DT
Screen Printer	4	Y	Y	Y	DT
Secretary, Stenographer	2	Y	Y	Y	DT
Security Guard - Armed	6	UI	Y	UI	NC
Security Guard - Unarmed	5	Y*	Y	UI	DT
Serviceman / Repairman - Appliance / Vending Machines	4	Y	Y	Y	DT
Serviceman / Repairman - Office Equipment	4	Y	Y	Y	DT
Shearer	5	UI	Y	UI	DT
Sheet Metal Worker - Qualified	4	Y	Y	Y	DT
Shipwright (Supervising Only)	4	Y	Y	Y	DT
Shipwright (Other)	5	UI	Y	UI	DT
Shipyards Worker - Skilled & Semi Skilled	5	Y*	Y	Y	DT
Shipyards Worker - Unskilled	5	UI	Y	UI	DT
Shoemaker / Repairer	4	Y	Y	Y	DT
Shopfitter	4	Y	Y	Y	DT
Shopkeeper - Adult Books / Goods	4	Y	Y	Y	DT
Shopkeeper - Antiques (Restoration, Delivery)	4	Y	Y	Y	DT
Shopkeeper - Antiques (Sales Only, No Manual)	3	Y	Y	Y	DT
Shopkeeper - Aquarium	4	Y	Y	Y	DT
Shopkeeper - Art Dealer - Shop or Gallery Only	3	Y	Y	Y	DT
Shopkeeper - Artist Supplies	3	Y	Y	Y	DT
Shopkeeper - Bakery	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Shopkeeper - Bedding - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Bicycle Sales / Repairs	4	Y	Y	Y	DT
Shopkeeper - Boating Equipment - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Books, Stationery	3	Y	Y	Y	DT
Shopkeeper - Brassware - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Butchery	4	Y	Y	Y	DT
Shopkeeper - Café - Other	5	Y*	Y	UI	DT
Shopkeeper - Café - Proprietor, Manager - 4 or more Full time Staff	4	Y	Y	Y	DT
Shopkeeper - Café - Proprietor, Manager - Other	4	Y	Y	Y	DT
Shopkeeper - Camping equipment	4	Y	Y	Y	DT
Shopkeeper - Cane - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Cards	3	Y	Y	Y	DT
Shopkeeper - Carpet / Floor Covering - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Chemist Assistant	3	Y	Y	Y	DT
Shopkeeper - Childrens wear	3	Y	Y	Y	DT
Shopkeeper - China Glassware	3	Y	Y	Y	DT
Shopkeeper - Clothing	3	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Other	5	Y*	Y	UI	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - 4 or more Full time Staff	4	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - Other	4	Y	Y	Y	DT
Shopkeeper - Computer	3	Y	Y	Y	DT
Shopkeeper - Confectionery	3	Y	Y	Y	DT
Shopkeeper - Curtain	3	Y	Y	Y	DT
Shopkeeper - Delicatessen - Other	5	Y*	Y	Y	DT
Shopkeeper - Delicatessen - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Disposals	4	Y	Y	Y	DT
Shopkeeper - Draper	3	Y	Y	Y	DT
Shopkeeper - Drycleaner - Owner	4	Y	Y	Y	DT
Shopkeeper - Drycleaner - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Duty Free	3	Y	Y	Y	DT
Shopkeeper - Electrical Goods - Sales & Rentals - No Manual Work or Deliveries or Installations	3	Y	Y	Y	DT
Shopkeeper - Electrical Goods - Sales & Rentals - Other	4	Y	Y	Y	DT
Shopkeeper - Fast Food / Takeaway - Manager, Franchise Operator eg McDonalds etc	4	Y	Y	Y	DT
Shopkeeper - Fast Food / Takeaway - Other	5	Y*	Y	UI	DT
Shopkeeper - Fast Food / Takeaway - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Fishmonger - Other	5	Y*	Y	UI	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Shopkeeper - Fishmonger - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Florist (no deliveries)	3	Y	Y	Y	DT
Shopkeeper - Florist (with deliveries)	4	Y	Y	Y	DT
Shopkeeper - Footwear	3	Y	Y	Y	DT
Shopkeeper - Fruiter / Greengrocer - Other	5	Y*	Y	UI	DT
Shopkeeper - Fruiter / Greengrocer - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Furniture - Sales Only	4	Y	Y	Y	DT
Shopkeeper - General Store	4	Y	Y	Y	DT
Shopkeeper - Gift	3	Y	Y	Y	DT
Shopkeeper - Grocer - other	5	Y*	Y	UI	DT
Shopkeeper - Grocer - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Gun & Firearm	4	Y	Y	Y	DT
Shopkeeper - Haberdashery / Draper	3	Y	Y	Y	DT
Shopkeeper - Hardware - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Health Food (Proprietor)	3	Y	Y	Y	DT
Shopkeeper - Ice Cream Parlour	4	Y	Y	Y	DT
Shopkeeper - Jewellery	3	Y	Y	Y	DT
Shopkeeper - Lawn Mower - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Light Fittings	3	Y	Y	Y	DT
Shopkeeper - Lingerie	3	Y	Y	Y	DT
Shopkeeper - Liquor Store - Other	5	Y*	Y	Y	DT
Shopkeeper - Liquor Store - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Locksmith	4	Y	Y	Y	DT
Shopkeeper - Manchester	3	Y	Y	Y	DT
Shopkeeper - Milkbar - Other	5	Y*	Y	UI	DT
Shopkeeper - Milkbar - Proprietor, Manager	4	Y	Y	Y	DT
Shopkeeper - Motor Vehicle Accessories / Spare Parts	4	Y	Y	Y	DT
Shopkeeper - Music / Musical Instruments	3	Y	Y	Y	DT
Shopkeeper - Newsagent - Deliveries	4	Y	Y	Y	DT
Shopkeeper - Newsagent - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Nursery - Other	4	Y	Y	Y	DT
Shopkeeper - Nursery - Sales Only	4	Y	Y	Y	DT
Shopkeeper - Office Supplies	3	Y	Y	Y	DT
Shopkeeper - Paint & Wallpaper	4	Y	Y	Y	DT
Shopkeeper - Pawnbroker	4	Y	Y	Y	DT
Shopkeeper - Petshop	4	Y	Y	Y	DT
Shopkeeper - Pharmacy/Pharmacist - Qualified	1	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Shopkeeper - Photographic	3	Y	Y	Y	DT
Shopkeeper - Pool Supplies	4	Y	Y	Y	DT
Shopkeeper - Shoe Shop	3	Y	Y	Y	DT
Shopkeeper - Sporting Goods	3	Y	Y	Y	DT
Shopkeeper - Stationery supplies	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Administration	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Cashier	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Cold Room	5	Y*	Y	UI	DT
Shopkeeper - Supermarket - Maintenance - Licensed	5	Y*	Y	Y	DT
Shopkeeper - Supermarket - Meat / Poultry / Fish	4	Y	Y	Y	DT
Shopkeeper - Supermarket - Produce	4	Y	Y	Y	DT
Shopkeeper - Supermarket - Shelf Stockist	5	Y*	Y	UI	DT
Shopkeeper - Supermarket - Storeman	5	Y*	Y	UI	DT
Shopkeeper - Tobacconist	3	Y	Y	Y	DT
Shopkeeper - Video Shop	3	Y	Y	Y	DT
Sign Erector - Above 10 Metres	6	UI	IC	UI	NC
Sign Erector - Up To 10 Metres	5	Y*	Y	UI	DT
Signwriter - Office Based	2	Y	Y	Y	DT
Signwriter - Over 10 metres	6	UI	IC	UI	NC
Signwriter - Under 10 metres	5	Y*	Y	Y	DT
Singer	5	UI	Y	UI	DT
Skylight Fitter	5	Y*	Y	Y	DT
Slaughterman	5	Y*	Y	UI	DT
Social Worker - Field Visits	3	Y	Y	Y	DT
Social Worker - Office Only	2	Y	Y	Y	DT
Soil Technician	4	Y	Y	Y	DT
Solicitor	1	Y	Y	Y	DT
Sound Engineer	3	Y	Y	Y	DT
Sportsperson (Professional)	5	UI	Y	UI	DT
Spray Painter - Motor Industry - Qualified	4	Y	Y	Y	DT
Statistician	1	Y	Y	Y	DT
Steel Fixer - Building & Construction - Up to 10 metres	5	Y*	Y	UI	DT
Steeplejack / Steel Erector - Above 10 Metres	6	UI	IC	UI	NC
Steeplejack / Steel Erector - Up To 10 Metres	5	UI	Y	UI	DT
Stevedore / Docker	5	UI	Y	UI	DT
Stockbroker (Registered)	1	Y	Y	Y	DT
Stockman - Agriculture	5	UI	Y	UI	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Stonemason - Skilled - Licensed	4	Y	Y	Y	DT
Storeman - Admin only	4	Y	Y	Y	DT
Storeman - Other	5	Y*	Y	UI	DT
Street Sweeper	5	Y*	Y	UI	DT
Student	5	UI	Y	UI	DT
Stuntperson	IC	UI	IC	UI	NC
Surgeon - Medical Profession	1	Y	Y	Y	DT
Surveyor - Field	3	Y	Y	Y	DT
Surveyor - Marine (No Diving)	4	Y	Y	Y	DT
Surveyor - Mine (No Underground)	4	Y	Y	Y	DT
Surveyor - Qualified (Office only)	2	Y	Y	Y	DT
Surveyor - Quantity - Qualified	1	Y	Y	Y	DT
Swimming Pool - Attendant	5	UI	Y	UI	DT
Swimming Pool - Builder - Licensed	4	Y	Y	Y	DT
Swimming Pool - Cleaner / Maintenance	5	Y*	Y	UI	DT
Swimming Pool - Proprietor / Manager (No Manual)	4	Y	Y	Y	DT
Tab - Manager	3	Y	Y	Y	DT
Tab - Staff	4	Y	Y	Y	DT
Tailor - Well Established - Not Working From Home	4	Y	Y	Y	DT
Tanker Driver (Petrol, Petroleum Products)	5	UI	Y	UI	DT
Tanner	5	Y*	Y	Y	DT
Taxation Consultant - Other	2	Y	Y	Y	DT
Taxation Consultant - Qualified	1	Y	Y	Y	DT
Taxi Driver - Full Time -owner established minimum 2 years	5	Y*	Y	UI	DT
Taxi Driver - Others - Full Time	5	UI	Y	UI	DT
Taxidermist	4	Y	Y	Y	DT
Telephone Technician - No Underground or Heights	4	Y	Y	Y	DT
Telephone Technician - Telephonist / Switchboard	3	Y	Y	Y	DT
Television Repairman - Qualified	4	Y	Y	Y	DT
Theatre & Cinema - Management / Admin	2	Y	Y	Y	DT
Theatre & Cinema - Ticket Seller / Usher / Projectionist	3	Y	Y	Y	DT
Tiler - Floor & Wall - Licensed	4	Y	Y	Y	DT
Tiler - Roof - Licensed	5	Y*	Y	UI	DT
Timber Industry - Merchant	4	Y	Y	Y	DT
Timber Industry - Mill Worker	5	UI	Y	UI	DT
Timber Industry - Sawyer	5	UI	Y	UI	DT
Timber Industry - Tree Feller / Lopper	6	UI	Y	UI	NC

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Timber Industry - Tree Stump Remover	5	Y*	Y	UI	DT
Tool Maker - Qualified	4	Y	Y	Y	DT
Tourism - Excursions / Tours (Fill time, Australia Only)	3	Y	Y	Y	DT
Town Planner	2	Y	Y	Y	DT
Travel Agent	2	Y	Y	Y	DT
Tree Surgeon - Qualified (Not Working At Heights)	5	Y*	Y	UI	DT
Trench Digger	5	Y*	Y	UI	DT
Truck Driver - Interstate (Minimum 2 years Experience. Regular Contracts)	5	UI	Y	UI	DT
Truck Driver - Intrastate - (Returning Home Daily)	5	Y*	Y	UI	DT
Truck Driver - Suburban	5	Y*	Y	UI	DT
Tugboat Operator - Harbour Only	5	Y*	Y	UI	DT
Type Setter - Computer	2	Y	Y	Y	DT
Type Setter - Manual	4	Y	Y	Y	DT
Typist	2	Y	Y	Y	DT
Tyre Fitter	5	Y*	Y	UI	DT
Unemployed	5	UI	Y	UI	DT
Upholsterer	4	Y	Y	Y	DT
Valet	4	Y	Y	Y	DT
Valuer - Livestock	4	Y	Y	Y	DT
Valuer - Property / Other	3	Y	Y	Y	DT
Veterinary - Nurse	4	Y	Y	Y	DT
Veterinary - Surgeon (Domestic Pets)	1	Y	Y	Y	DT
Veterinary - Surgeon (Livestock)	2	Y	Y	Y	DT
Vigneron - Qualified winemaker	4	Y	Y	Y	DT
Waiter	5	Y*	Y	UI	DT
Watchmaker / Repairer	4	Y	Y	Y	DT
Watchman (Night)	5	UI	Y	UI	DT
Weaver - Not working from home	4	Y	Y	Y	DT
Welder - Qualified	4	Y	Y	Y	DT
Wharf Worker	5	UI	Y	UI	DT
Window Cleaner - Above to 10 metres	6	UI	IC	UI	NC
Window Cleaner - Up to 10 metres	5	Y*	Y	UI	DT
Window Dresser	4	Y	Y	Y	DT
Window Tinter	4	Y	Y	Y	DT
Windscreen Fitter	4	Y	Y	Y	DT
Wine Maker	4	Y	Y	Y	DT
Wine Merchant (Vintner) - Sales & Light Manual	4	Y	Y	Y	DT

Suncorp WealthSmart's occupation guide continued

Suncorp WealthSmart's occupation guide	Rating	IP	Death	TPD	Trustee Minimum Cover
Wool Classer - City	3	Y	Y	Y	DT
Wool Classer - Country	4	Y	Y	Y	DT
Wrecker - Building	5	UI	Y	UI	DT
Wrecker - Motor	5	UI	Y	UI	DT
Zoo Worker (Wildlife Attendant) - Other - Unqualified	5	Y*	Y	Y	DT
Zoo Worker (Wildlife Attendant) - With Tertiary Qualifications	4	Y	Y	Y	DT
Zoologist - No Overseas Or Field Work	1	Y	Y	Y	DT

Issuer:

Suncorp Portfolio Services Limited
ABN 61 063 427 958 AFSL No. 237905
RSE Licence No. L0002059

How to contact us:



Suncorp WealthSmart®
GPO Box 2585
Brisbane QLD 4001



1300 172 693



suncorpwealthsmart@suncorp.com.au



Customers – 13 11 55 and ask for ‘Super’
Suncorp Financial Planners, Authorised Representatives
and Independent Financial Advisers – 1800 066 745

www suncorp.com.au

