

Suncorp Brighter Super[®]

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Insurance premium rates guide
(for Corporate employer members)

Issued 1 April 2022



Contents

About this guide	2
Examples of how to calculate insurance fees	3
Occupation categories – for corporate individual and corporate group rates	7
Occupation categories – for standard group rates	8
Corporate individual rates – Life and TPD cover	9
Corporate group rates – Life and TPD cover	11
Standard group rates – Life and TPD cover	12
Corporate individual rates – Income Protection	14
Corporate group rates – Income Protection	18
Standard group rates – Income Protection	20
Trustee Minimum Cover	21
Stamp duty	22
Occupation guide	23

About this guide

This guide is for the members of Corporate employer plans. Corporate employers are employers that have negotiated a tailored insurance arrangement for their employees.

This guide contains base insurance premium rates and should only be used as an indication of the cost of insurance within Brighter Super.

The insurance fees you pay may vary depending on your particular circumstances and medical conditions. Please see your Suncorp Brighter Super Product Disclosure Statement (PDS) if you'd like more information on other factors that may affect insurance fees.

Insurance premiums (referred to as insurance fees) are the total amount payable for any level of cover you may have included in your Suncorp Brighter Super account. Other fees and charges may be payable. Please refer to the examples in this guide to calculate your insurance fees, or refer to your online account.

Please note that the insurance premium rates in this guide apply to members joining Brighter Super from the date this guide is issued. If you joined Brighter Super prior to this date, you can find out more about your insurance rates by logging in to your online account.

Issuer

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The information contained in this guide is factual and any advice is general advice only and does not take into consideration your personal objectives, financial situation or needs. Before deciding to open an account, continuing to hold an interest or take out insurance cover, you should consider how the information contained in the Suncorp Brighter Super for business Product Disclosure Statement (PDS) and material incorporated by reference relates to your own situation. We recommend that you speak to a financial adviser who will be able to help you with your investment and insurance decisions.

The information in this Insurance premium rates guide forms part of the Suncorp Brighter Super for business PDS issued 1 April 2022. The information was prepared on 31 March 2022. We may change or update the information from time to time.

You can get a copy of the PDS, Product Guide and other material incorporated by reference online at suncorp.com.au/super/forms or for a free printed copy, give us a call on 13 11 55.

Examples of how to calculate insurance fees

To calculate insurance fees you'll need to use the following details:

- The member's age
- The member's gender
- The sum insured
- The type of cover (eg Life cover only, Life and TPD and/or Income Protection)
- For Income Protection, the benefit period and waiting period
- For Income Protection priced on corporate individual rates, whether or not the member smokes.

You'll also need to know the member's occupation rating. See information on occupation categories on page 7 and 8 for more information on this and the occupation guide on page 23.

The annual insurance fee for all insurance cover (including a fixed benefit amount and salary based cover), can be calculated as:

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

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

Suncorp Brighter Super personal members

Insurance fees for any insurance cover after a member leaves their employer will be based on standard group rates.

Example 1

Samantha is 30 years old and works as a lawyer and earns \$100,000 pa. Samantha would like to insure herself for \$500,000 Life and TPD cover and \$6,000 of Income Protection cover per month based on a 30 day waiting period and a two-year benefit period. This example assumes Samantha will be accepted on standard terms (ie with no exclusions) and she doesn't undertake any hazardous pursuits.

Using the formula on page 3, the cost of her insurance would be:

Life & TPD cover, base	$\$500,000 \times (0.3484 + 0.2316) / 1,000 = \290.00
Life & TPD cover, occupation loading (Professional)	$\$290.00 \times -10\% = -\29.00
Total annual cost of Life and TPD cover of \$500,000	$\$290.00 - \$29.00 = \mathbf{\$261.00}$
Income Protection, base	$\$72,000 \times 5.2004 / 1,000 = \374.43
Income Protection, occupation loading (Professional)	$\$374.43 \times -10\% = -\37.44
Total annual cost of Income Protection cover of \$72,000pa	$\mathbf{\$374.43 - \$37.44 = \$336.99}$

Total cost of all cover per month $(\$261.00 + \$336.99) / 12 = \mathbf{\$49.83}$

Stamp duty may be payable in addition to the insurance fee for TPD and Income Protection cover. The amount will depend on the state in which Samantha lives. Please see **Stamp duty** on page 22 for more information.

[Suncorp Brighter Super for business members](#)

Your insurance cover type and sum insured is generally determined by the employer who set up your account.

[Trustee Minimum Cover](#)

If your employer hasn't chosen an insurance design for you (and if you are eligible) or you're not employed on a permanent basis, you may be eligible to receive what we call 'Trustee Minimum Cover' or TMC. Trustee Minimum Cover is simply a default insurance benefit for Life and TPD which we are required to provide by law for eligible members to make sure they have a minimum level of insurance cover.

[What rates are charged?](#)

Different premium rates are charged depending on the type of cover you have and how it was selected:

Insurance fees for	What rates are charged?
Corporate employer selected cover (including amounts above the AAL)	Corporate group rates
Trustee Minimum Cover while you're still working with your employer who set up your Suncorp Brighter Super account	Corporate group rates
Higher benefit amount than what your Corporate employer has selected (i.e. member selected cover)	Corporate group rates
Different type of cover than what your Corporate employer has selected (i.e. member selected cover - including income protection cover with a different benefit or waiting period)	Corporate individual rates
When you leave your employer*	Standard group rates

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

Example 2

Samantha is 30 years old and works as a lawyer earning \$100,000 pa. Her employer's plan provides Life and TPD cover of three times salary and Samantha's benefit of \$300,000 is below the plan's AAL. Samantha would like to insure herself for an additional \$200,000 Life and TPD cover and \$6,000 per month of Income Protection cover based on a 60 day waiting period and two-year benefit period. Samantha applies and is accepted for this additional cover. This assumes Samantha will be accepted on standard terms (ie with no exclusions) and she doesn't smoke or undertake any hazardous pursuits.

The cost of her insurance fee would be:

Using the formula on page 3, the cost of her insurance for the standard benefit of 3 x salary (priced on corporate group rates) would be:

Life & TPD cover, base	$\$300,000 \times (0.6323 + 0.2736) / 1,000 = \271.77
Life & TPD cover, occupation loading (Professional)	$\$271.77 \times 0\% = \0
Total annual cost of Life and TPD cover of 3 x salary	\$271.77

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

Life & TPD cover, base	$\$200,000 \times (0.6323 + 0.2736) / 1,000$
Total annual cost of Life and TPD cover of \$200,000	\$181.18

Income Protection cover of \$6,000 per month (\$72,000 pa) is priced on corporate individual rates because Income Protection is a different type of cover from what Samantha's employer has selected:

Income Protection, base	$\$72,000 \times 1.7196 / 1,000 = \123.81
Income Protection, occupation loading (Professional)	$\$123.81 \times 0\% = \0
Total annual cost of Income Protection cover of \$72,000 pa	\$123.81

Total cost of all cover per month	$(\$271.77 + \$181.18 + \$123.81) / 12 = \48.06
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Stamp duty may be payable in addition to the insurance fee for TPD and Income Protection cover. The amount will depend on the state in which Samantha lives.

Please see **Stamp duty** on page 22 for more information.

Example 3

If Samantha left her employer at the same age, remained in the same occupation and retained insurance arrangements with Suncorp Brighter Super, her insurance fee would be recalculated based on standard group rates (as per example 1).

Fixed benefit of \$500,000 for Life and TPD:

Total annual cost of Life and TPD cover of \$500,000	\$261.00
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Income Protection cover of \$72,000 pa

Total cost of Income Protection cover of \$72,000 pa	\$336.99
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Total cost per month	$(\$261.00 + \$336.99) / 12 = \$49.83$
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Stamp duty may be payable in addition to the insurance fee for TPD and Income Protection cover. The amount will depend on the state in which Samantha lives. Please see **Stamp duty** on page 22 for more information.

Occupation categories – for corporate individual and corporate group rates

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. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for corporate rates'. Some occupations in categories 3, 4 and 5 are not insurable for Life, TPD and/or Income Protection cover.

1. Professional

University qualified white collar professionals using their qualification (for which membership of a professional or government body is necessary as a requisite for practising in the occupation, eg lawyer, accountant etc). It also includes persons working in a strictly clerical and business environment where the work is of a sedentary nature, who've held the position in a well established business or organisation for at least two years and their net earned income exceeds \$100,000 pa. It doesn't include persons who perform manual work, supervise manual workers or need to get out and about on a regular basis (these are generally customer facing occupations requiring regular direct customer contact).

2. White Collar

Workers where the work is of wholly a sedentary nature, in an office environment and does not involve manual work or supervision of manual workers. It also includes some indoor occupations which require tertiary qualifications and involve light physical work, eg osteopath, acupuncturist.

3. Light Blue/Grey

Includes most occupations which don't involve manual work and aren't included in Professional or White Collar categories (1 and 2). This includes people who aren't limited to an office environment involving purely desk type duties, but whose duties involve the need to get out and about on a regular basis where these activities are integral to the performance of the occupation. These are generally 'customer-facing occupations', eg salespersons, some shopkeepers, field surveyor.

4. Skilled Blue Collar

Includes occupations involving light manual work performed by skilled craftspeople or tradespeople in non-hazardous industries. It also includes those involved mainly in the supervision of manual workers which may involve them in some manual work. People who qualify under this category will normally have technical qualifications and may require licensing, eg qualified mechanic, auto electrician.

Unskilled or semi-skilled workers involved even in light manual work aren't included in this occupation category.

5. Heavy Blue Collar

Includes occupations involved in heavy manual work performed by semi-skilled or unskilled workers. It also includes light manual work performed by semi-skilled workers.

6. Hazardous

Workers involved in hazardous or very heavy manual work and/or who present special underwriting difficulties, eg underground miner, offshore worker. Suncorp Brighter Super doesn't offer cover to members with hazardous occupations as a matter of course.

Occupation categories – for standard group rates

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. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for standard rates'. Some occupations in the Blue Collar category are not insurable for Life, TPD and/or Income Protection cover.

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. Blue Collar

Includes most customer facing occupations, eg salespersons, shopkeepers and occupations which involve light manual work in non-hazardous industries, eg jewelers, computer technicians, café/coffee shop proprietors etc. Also includes supervisors of blue collar workers and fully qualified tradespeople in non-hazardous industries.

Corporate individual rates – Life and TPD cover

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for corporate rates'. Some occupations in categories 3, 4 and 5 are not insurable for Life and/or TPD cover.

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

Occupation category	Life	TPD
1 Professional	0%	0%
2 White Collar	15%	18%
3 Light Blue/Grey	30%	90%
4 Skilled Blue Collar	40%	180%
5 Heavy Blue Collar	60%	300%

Annual insurance rates for Life and TPD per \$1,000 of cover for Professional (category 1)

The section **Examples of how to calculate insurance fees** explains how to use these rates. TPD cover can only be taken out with Life cover and cannot exceed the Life cover sum insured.

Current Age	Life		TPD	
	Male	Female	Male	Female
15	1.7148	1.021	0.7064	0.7064
16	2.0734	1.1217	0.7064	0.7064
17	2.3932	1.2696	0.702	0.702
18	2.4162	1.2502	0.6339	0.6339
19	2.257	1.2085	0.5571	0.5571
20	2.1147	1.1473	0.602	0.602
21	1.9636	1.0259	0.5981	0.5981
22	1.8077	0.9832	0.5387	0.5387
23	1.6869	0.9343	0.5309	0.5309
24	1.5642	0.88	0.4774	0.4774
25	1.445	0.8026	0.4413	0.4413
26	1.3816	0.8026	0.4629	0.4629
27	1.3578	0.8742	0.4747	0.4747
28	1.3575	0.929	0.4915	0.4915
29	1.3267	0.9342	0.5023	0.5023
30	1.2897	0.9457	0.4851	0.4851
31	1.2956	0.9505	0.487	0.487
32	1.3201	0.9711	0.5149	0.5149
33	1.323	0.9575	0.5637	0.5637
34	1.3366	0.9832	0.5695	0.5695
35	1.4005	1.0394	0.574	0.5797
36	1.4173	1.0699	0.5946	0.5976
37	1.5193	1.095	0.639	0.6703
38	1.6347	1.1254	0.7166	0.787

Corporate individual rates – Life and TPD cover (cont.)

Current Age	Life		TPD	
	Male	Female	Male	Female
39	1.7729	1.1964	0.7839	0.8605
40	1.9377	1.3251	0.8832	0.9695
41	2.0936	1.4681	0.9788	1.0735
42	2.2987	1.5831	1.1035	1.2107
43	2.515	1.6984	1.2266	1.3461
44	2.7886	1.816	1.3892	1.524
45	3.0799	1.9676	1.5433	1.6927
46	3.4023	2.1562	1.7208	1.8877
47	3.8218	2.4232	1.9613	2.1063
48	4.2463	2.7174	2.2114	2.3743
49	4.7282	3.065	2.4846	2.6079
50	5.2495	3.4078	2.8047	2.9154
51	5.7963	3.7788	3.1512	3.2612
52	6.5089	4.1848	3.606	3.6955
53	7.2237	4.5971	4.1026	4.1641
54	8.0635	5.1263	4.6979	4.7445
55	9.0451	5.6396	5.4339	5.4608
56	10.195	6.1402	6.2873	6.2873
57	11.4286	6.6373	7.2731	7.2731
58	12.8673	7.2644	8.4362	8.4362
59	14.4592	7.9583	9.7451	9.7451
60	16.448	8.7674	11.3681	11.3681
61	18.6766	9.7727	13.2323	13.2323
62	20.9474	11.0073	15.1748	15.1748
63	23.507	12.3463	17.4192	17.4192
64	26.4187	13.9458	20.1178	20.1178
65	29.4653	15.5521	N/A	N/A
66	32.9078	17.4738	N/A	N/A
67	36.4095	19.7463	N/A	N/A
68	40.2995	22.3575	N/A	N/A
69	44.5349	25.2634	N/A	N/A

There may be minor variations in the insurance rates shown to those charged to you, due to rounding considerations. TPD only cover is not available. TPD cover is not available for members age 65 and over.

Corporate group rates – Life and TPD cover

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for corporate rates'. Some occupations in categories 3, 4 and 5 are not insurable for Life and/or TPD cover.

To calculate adjustments to Life and TPD corporate group insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Life	TPD
1 Professional	0%	0%
2 White Collar	0%	10%
3 Light Blue/Grey	25%	60%
4 Skilled Blue Collar	75%	125%
5 Heavy Blue Collar	100%	300%

Annual insurance rates for Life and TPD per \$1,000 of cover for Professional (category 1)

The section **Examples of how to calculate insurance fees** explains how to use these rates. TPD cover can only be taken out with Life cover and cannot exceed Life cover sum insured.

Current Age	Life	TPD	Current Age	Life	TPD
15	0.8595	0.2785	43	1.2603	0.7892
16	0.8595	0.2785	44	1.3532	0.9152
17	0.8595	0.2785	45	1.4568	1.0524
18	0.8595	0.2785	46	1.5706	1.2005
19	0.8595	0.2785	47	1.6984	1.3631
20	0.852	0.2127	48	1.8418	1.6282
21	0.7858	0.2525	49	1.9652	1.956
22	0.7311	0.2634	50	2.1422	2.3263
23	0.722	0.2047	51	2.3406	2.6961
24	0.7113	0.1943	52	2.5625	3.037
25	0.6963	0.2089	53	2.81	3.3869
26	0.6769	0.2219	54	3.1097	3.7413
27	0.6651	0.236	55	3.4639	4.4576
28	0.6531	0.2496	56	4.0134	4.9299
29	0.6373	0.2808	57	4.4884	5.641
30	0.6323	0.2736	58	5.0174	6.448
31	0.6243	0.3029	59	5.6273	7.3913
32	0.6306	0.3463	60	6.3424	8.5106
33	0.6545	0.3587	61	7.1548	9.803
34	0.6726	0.3877	62	8.0835	11.3044
35	0.6939	0.4296	63	9.1449	13.0475
36	0.723	0.4679	64	10.3382	15.396
37	0.7601	0.513	65	11.6992	N/A
38	0.8	0.5629	66	13.2237	N/A
39	0.8764	0.5985	67	14.9057	N/A
40	0.9919	0.6104	68	16.7355	N/A
41	1.0584	0.6756	69	18.7079	N/A
42	1.1749	0.7141			

Standard group rates – Life and TPD cover

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 8 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for standard rates'. Some occupations in the Blue Collar category are not insurable for Life and/or TPD cover.

To calculate adjustments to Life and Total and Permanent Disablement (TPD) standard group insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Occupation loading
1 Professional	-10%
2 White Collar	0%
3 Blue Collar	75%

Annual insurance rates for Life and TPD per \$1,000 of cover 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 Life cover and cannot exceed the Life cover sum insured.

Current Age	Life		TPD	
	Male	Female	Male	Female
15	0.8679	0.3358	0.0384	0.0447
16	1.0414	0.3981	0.0461	0.0531
17	1.111	0.4381	0.0922	0.0531
18	1.2152	0.4777	0.1847	0.0531
19	1.2312	0.4852	0.1723	0.0496
20	1.2033	0.4182	0.1998	0.0927
21	1.1386	0.3881	0.2213	0.0859
22	1.0439	0.3557	0.2369	0.0859
23	0.9962	0.3422	0.2584	0.0827
24	0.9488	0.2863	0.2837	0.1521
25	0.8795	0.3148	0.3384	0.1142
26	0.8795	0.301	0.2767	0.1092
27	0.8564	0.2987	0.3076	0.1322
28	0.8099	0.2987	0.3384	0.1654
29	0.7868	0.3236	0.3691	0.1984
30	0.7868	0.3484	0.3691	0.2316
31	0.7636	0.3484	0.3999	0.2976
32	0.7636	0.3731	0.4307	0.2976
33	0.7636	0.423	0.474	0.3639
34	0.7868	0.4481	0.5067	0.43
35	0.7868	0.4978	0.5845	0.4961
36	0.8099	0.5474	0.6767	0.5623
37	0.8564	0.5971	0.769	0.6616
38	0.8795	0.6471	0.8919	0.7607
39	0.9488	0.7217	1.015	0.8601
40	0.9952	0.7715	1.1382	0.9592
41	1.0647	0.8461	1.2611	1.1245

Standard group rates – Life and TPD cover (cont.)

Current Age	Life		TPD	
	Male	Female	Male	Female
42	1.1567	0.9552	1.4118	1.2694
43	1.2757	1.0408	1.5675	1.4508
44	1.4115	1.1534	1.843	1.6694
45	1.5497	1.256	2.0929	1.8736
46	1.6592	1.3452	2.3367	2.0579
47	1.7825	1.4577	2.661	2.2718
48	1.9498	1.5429	2.9752	2.5136
49	2.1588	1.6675	3.3105	2.8114
50	2.361	1.8274	3.7591	3.1713
51	2.6022	1.9929	4.2541	3.6117
52	2.8578	2.1741	4.7929	3.9557
53	3.1328	2.3552	5.4629	4.4374
54	3.4223	2.5881	6.036	4.9531
55	3.6868	2.7922	6.6995	5.499
56	4.0069	2.9812	7.4128	6.0905
57	4.2646	3.2153	8.1188	6.5985
58	4.6101	3.3821	8.9818	7.174
59	4.9899	3.6589	9.9713	7.9418
60	5.5025	3.9979	11.2118	8.8839
61	5.9822	4.3263	12.4465	9.791
62	6.5937	4.7184	14.017	10.9278
63	7.164	5.0588	15.539	12.0207
64	7.8828	5.506	17.4544	13.2961
65	8.9357	6.1219	18.807	14.3002
66	10.1241	6.775	20.3649	15.4056
67	11.4633	7.4844	13.1536	9.9067
68	12.9375	8.2683	14.0882	10.5699
69	14.6073	9.0895	15.0228	11.2331

There may be minor variations in the insurance rates shown to those charged to you, due to rounding considerations. TPD only cover is not available.

Corporate individual rates – Income Protection

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for corporate rates'. Some occupations in categories 3 and 4 are not insurable for Income Protection cover. Income Protection is not available for members in Heavy Blue Collar occupations.

To calculate adjustments to Income Protection corporate individual insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Benefit period	
	Two-year	To age 65
1 Professional	0%	-10%
2 White Collar	30%	0%
3 Light Blue/Grey	100%	50%
4 Skilled Blue Collar	150%	100%
5 Heavy Blue Collar [^]	N/A	N/A

[^] Income Protection is not available for members in Heavy Blue Collar occupations.

Annual insurance rates for Income Protection – two year benefit period

Rates shown are for Professional (category 1) members and are annual insurance fees per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
16	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
17	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
18	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
19	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
20	2.0736	2.2253	3.1357	3.338	1.315	1.4161	2.023	2.1242	1.0115	1.0621	1.4667	1.5678
21	2.1242	2.2253	3.1357	3.3885	1.315	1.4161	2.023	2.1747	1.0115	1.0621	1.4667	1.5678
22	2.1242	2.2759	3.1862	3.4391	1.315	1.4161	2.023	2.1747	1.0115	1.0621	1.4667	1.5678
23	2.1242	2.3265	3.2368	3.4897	1.3655	1.4667	2.023	2.1747	1.0115	1.0621	1.5173	1.6184
24	2.1747	2.377	3.2368	3.5403	1.3655	1.4667	2.023	2.2253	1.0115	1.0621	1.4667	1.6184
25	2.1242	2.3265	3.1862	3.4897	1.2644	1.3655	1.9219	2.0736	0.9609	1.0621	1.4667	1.5678
26	2.0736	2.2759	3.1357	3.4391	1.2138	1.3655	1.8207	2.023	0.9609	1.0621	1.4161	1.5678
27	2.0736	2.3265	3.0851	3.4391	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173
28	2.0736	2.3265	3.1357	3.4897	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173
29	2.0736	2.377	3.1357	3.5403	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173
30	2.0736	2.377	3.1357	3.5403	1.1632	1.315	1.7196	1.9724	0.9104	1.0115	1.3655	1.5173
31	2.1242	2.377	3.1357	3.5908	1.1632	1.315	1.7701	1.9724	0.9104	1.0115	1.3655	1.5173

Corporate individual rates – Income Protection (cont.)

Current Age	30-days waiting period				60-days waiting period				90-days 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
32	2.1242	2.4276	3.1862	3.6414	1.2138	1.3655	1.7701	2.0736	0.9104	1.0115	1.3655	1.5173
33	2.1747	2.4782	3.2368	3.7426	1.2138	1.4161	1.8207	2.1242	0.9104	1.0621	1.3655	1.5678
34	2.1747	2.5288	3.2874	3.7932	1.2644	1.4667	1.8713	2.1747	0.9104	1.0621	1.3655	1.5678
35	2.2253	2.6299	3.3885	3.9449	1.315	1.5173	1.9724	2.2759	0.9104	1.1127	1.4161	1.6184
36	2.3265	2.7311	3.4391	4.0966	1.3655	1.6184	2.023	2.377	0.9609	1.1127	1.4161	1.669
37	2.377	2.7816	3.5403	4.1978	1.4161	1.669	2.1242	2.4782	0.9609	1.1632	1.4667	1.7196
38	2.4276	2.8828	3.6414	4.3495	1.4667	1.7701	2.2253	2.6299	1.0115	1.2138	1.5173	1.8207
39	2.5288	2.9839	3.7426	4.5012	1.5173	1.8207	2.3265	2.7816	1.0621	1.2644	1.5678	1.8713
40	2.6299	3.1862	3.9449	4.7541	1.6184	1.9724	2.4276	2.9334	1.1127	1.315	1.669	2.023
41	2.7816	3.338	4.1472	5.0575	1.7196	2.0736	2.5793	3.1357	1.1632	1.4161	1.7701	2.1242
42	2.9334	3.5403	4.4001	5.3104	1.8207	2.2253	2.7816	3.338	1.2644	1.5173	1.8713	2.2759
43	3.0851	3.7426	4.6529	5.6139	1.9724	2.377	2.9334	3.5403	1.3655	1.6184	2.023	2.4276
44	3.2874	3.9955	4.9058	5.9679	2.0736	2.5288	3.1357	3.7932	1.4667	1.7701	2.1747	2.6299
45	3.4897	4.1978	5.2093	6.3219	2.2253	2.7311	3.3885	4.0966	1.5678	1.8713	2.3265	2.8322
46	3.692	4.4506	5.5633	6.7265	2.4276	2.9334	3.5908	4.3495	1.7196	2.0736	2.5288	3.0851
47	3.9449	4.7541	5.9173	7.1311	2.5793	3.1357	3.8943	4.7035	1.8713	2.2253	2.7816	3.338
48	4.1978	5.0575	6.2713	7.5863	2.7816	3.3885	4.1472	5.0575	2.023	2.4276	3.0345	3.6414
49	4.4506	5.4116	6.7265	8.1426	2.9839	3.6414	4.5012	5.4621	2.2253	2.6805	3.2874	3.9955
50	4.8552	5.9173	7.2828	8.8507	3.2874	3.9955	4.9564	6.0185	2.4782	2.9839	3.692	4.4506
51	5.3104	6.4231	7.9909	9.6599	3.6414	4.4001	5.4621	6.6254	2.7816	3.338	4.1472	5.007
52	5.8162	7.03	8.699	10.5702	4.046	4.9058	6.069	7.3334	3.0851	3.7426	4.6529	5.6139
53	6.3725	7.6875	9.5587	11.5312	4.5012	5.4116	6.7265	8.1426	3.4897	4.1978	5.2093	6.3219
54	6.9794	8.4461	10.4691	12.6438	5.007	6.0185	7.4852	9.053	3.9449	4.7541	5.8667	7.1311
55	7.6369	9.2553	11.4806	13.9082	5.5633	6.7265	8.3449	10.1151	4.4506	5.361	6.6254	8.0415
56	8.3955	10.1656	12.5933	15.2738	6.2208	7.5357	9.3564	11.3289	5.007	6.0185	7.4852	9.053
57	9.2553	11.1772	13.8576	16.791	6.9794	8.4461	10.4691	12.6944	5.6139	6.8277	8.4461	10.2162
58	10.1656	12.3404	15.2738	18.5106	7.8392	9.5082	11.7841	14.2622	6.3725	7.6875	9.5587	11.5312
59	11.2277	13.6048	16.8416	20.3819	8.8507	10.722	13.2507	16.0324	7.1817	8.699	10.7725	13.0484
60	12.1887	14.768	18.3083	22.152	9.8116	11.8852	14.7174	17.8531	7.9909	9.6599	11.9358	14.4645
61	13.2507	16.0324	19.8761	24.0739	10.9243	13.2507	16.3864	19.8255	8.8507	10.722	13.2507	16.0324
62	14.3634	17.3473	21.4945	26.0463	12.0875	14.6163	18.106	21.9497	9.761	11.7841	14.6163	17.7014
63	9.9128	12.0369	14.8692	18.0048	8.2438	10.0139	12.391	15.0209	5.4116	6.5242	8.0921	9.8116
64	9.9128	12.0369	14.8692	18.0048	8.2438	10.0139	12.391	15.0209	5.4116	6.5242	8.0921	9.8116

Annual insurance rates for Income Protection – to age 65 benefit period

Rates shown are for White Collar (category 2) members and are annual insurance fees per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-days waiting period				60-days waiting period				90-days waiting period			
	Male		Female		Male		Female		Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker
15	7.7567	8.3242	11.0686	11.7827	5.786	6.2311	8.8768	9.3207	4.9468	5.1942	5.9099	6.3174
16	8.2072	8.8076	11.9181	12.687	6.1181	6.5886	9.5709	10.0495	5.2243	5.4854	6.3911	6.8317
17	8.5048	9.1272	12.3179	13.1127	6.3419	6.8297	9.8937	10.3883	5.4185	5.6893	6.609	7.0649
18	8.8255	9.4713	12.7365	13.5581	6.5769	7.0828	10.2163	10.7272	5.6127	5.8932	6.8046	7.2737
19	9.1538	9.8235	13.1613	14.0103	6.8194	7.3439	10.5564	11.0842	5.8161	6.1068	7.0301	7.515
20	9.505	10.2005	13.5922	14.4691	7.0364	7.5777	10.9001	11.445	6.0758	6.3795	7.2557	7.756
21	9.505	9.9575	14.0419	14.9479	6.8963	7.4269	11.254	11.8167	5.8693	6.1627	7.4812	7.9973
22	9.5356	10.2167	14.5167	15.6688	6.7867	7.3088	11.6219	12.4934	5.697	5.9817	7.7068	8.2383
23	9.5737	10.4855	14.9977	16.1693	6.7034	7.2	12.0036	12.9038	5.5794	5.8584	7.955	8.4852
24	9.6653	10.5643	15.4786	16.9298	6.6425	7.1346	12.3887	13.6277	5.4498	5.7222	8.2106	9.0599
25	9.7646	10.6945	15.9846	17.5069	6.6109	7.1397	12.7879	13.7973	5.387	5.954	8.4663	9.05
26	10.0317	11.0105	16.7467	18.3672	6.7056	7.5438	13.52	15.0222	5.4537	6.0277	9.1353	10.1141
27	10.3906	11.6576	17.6274	19.6501	6.8566	7.7508	14.2765	15.9081	5.5633	6.1815	9.7143	10.7936
28	10.8334	12.1544	18.6643	20.7715	7.0594	7.9801	15.1024	16.8284	5.7175	6.3528	10.2557	11.3951
29	11.3526	13.0138	19.8574	22.4195	7.3132	8.267	15.9874	17.8144	5.9287	6.5874	10.7369	11.9299
30	11.9404	13.6877	21.1878	23.9217	7.6323	8.6279	16.9452	19.437	6.1573	6.8414	11.2105	12.4563
31	12.6199	14.1221	22.6683	25.9588	8.0173	9.063	17.9897	20.0456	6.4631	7.1812	11.6917	12.9908
32	13.3986	15.3126	24.2674	27.7341	8.4601	9.5177	19.1279	22.407	6.8158	7.5733	12.2331	13.5923
33	14.2154	16.199	26.0164	30.0813	8.9396	10.4295	20.3807	23.7774	7.238	8.4444	12.8422	14.7448
34	15.1468	17.6126	27.8778	32.1665	9.4833	11.0005	21.741	25.2665	7.7095	8.9944	13.549	15.5562
35	16.1546	19.0918	29.8642	34.7672	10.0977	11.6512	23.2158	26.7875	8.0997	9.8996	14.3535	16.404
36	17.2311	20.2277	31.9629	38.0735	10.758	12.7502	24.8365	29.1828	8.5204	9.8656	15.3384	18.0774
37	18.3916	21.522	34.1617	40.5059	11.4846	13.5354	26.5855	31.0163	9.0089	10.9056	16.4813	19.3228
38	19.6284	23.3087	36.4479	43.5348	12.2701	14.8088	28.4628	33.6379	9.5494	11.4593	17.797	21.3565
39	20.9568	24.7288	38.834	46.7057	13.1244	15.7493	30.4964	36.463	10.2861	12.2453	19.3309	23.0724
40	22.3538	27.0826	41.2826	49.7507	14.0857	17.1668	32.6653	39.4705	11.0463	13.0545	21.0828	25.5549
41	23.8502	28.6203	43.8061	53.4221	15.1337	18.2494	34.9696	42.512	11.8836	14.467	23.0377	27.6452
42	25.4382	30.7012	46.3797	55.9754	16.2823	19.9006	37.4057	44.8867	12.8371	15.4044	25.2182	30.6706
43	27.0949	32.8692	49.0032	59.1233	17.5074	21.0985	39.9806	48.2523	14.3054	16.9544	28.7023	34.4427
44	28.8431	35.0555	51.6578	62.8415	19.0684	23.2541	42.663	51.6084	15.4015	18.5879	31.4194	37.9956
45	30.6907	36.9178	54.3188	65.9209	20.7692	25.4895	45.4427	54.9382	16.6264	19.8443	34.3474	41.8142
46	32.6376	39.3439	56.9922	68.9088	22.6282	27.3425	48.2986	58.5026	18.0114	21.7196	37.4316	45.6665

Corporate individual rates – Income Protection (cont.)

Current Age	30-days waiting period				60-days waiting period				90-days 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
47	35.2305	42.4574	61.3149	73.8922	24.3277	29.5748	51.2205	61.8638	20.1222	23.929	40.6876	48.825
48	37.9854	45.7657	65.7628	79.5518	26.3384	32.0849	54.1738	66.0656	22.0682	26.4817	44.0685	52.8821
49	40.8907	49.7194	70.3421	85.151	28.5566	34.8486	57.1235	69.3183	23.7583	28.618	47.4883	57.7165
50	43.9584	53.5743	75.0036	91.1504	30.8685	37.5172	60.0385	72.9038	25.7323	30.9839	51.3089	61.8518
51	47.2009	57.0906	79.7432	96.3984	33.2475	40.1741	62.8841	76.2759	27.9619	33.5542	55.1251	66.5534
52	50.5725	61.1267	84.4828	102.6564	35.8164	43.4275	65.5908	79.2555	30.1264	36.5467	58.8558	71.0107
53	54.0583	65.2131	89.2047	107.6119	38.4154	46.1849	68.1241	82.4659	32.5563	39.1619	62.4257	75.7592
54	57.9425	70.1188	94.3192	113.912	41.0933	49.3951	70.4248	85.1759	35.0294	42.2149	65.733	79.8996
55	61.9363	75.0618	99.3108	120.3105	44.7112	54.0598	74.0366	89.7413	37.7447	45.4652	68.6898	83.3717
56	65.9584	79.8653	103.9749	126.1062	48.3122	58.4985	77.2772	93.7256	40.6393	48.8492	71.1316	86.0309
57	69.7096	84.1849	106.9232	129.5565	51.7715	62.5219	79.8652	96.7709	43.3535	52.7272	72.7574	88.006
58	72.9818	88.5949	108.826	131.8884	54.876	66.6156	81.5178	98.793	45.6577	55.0791	73.3078	88.4348
59	75.4002	91.3634	109.2861	132.2591	57.3294	69.4665	81.9051	99.1223	47.3223	57.32	72.5003	87.8173
60	76.4104	92.5803	107.7413	130.3608	58.6427	71.0525	80.5856	97.5041	47.9209	57.9297	69.9857	84.8131
61	75.3042	91.1123	103.4331	125.2778	58.2096	70.4291	76.9807	93.2388	46.9698	56.9005	65.3299	79.0441
62	70.7868	85.4925	95.0014	115.1193	54.9553	66.372	70.1111	84.9581	43.6405	52.6851	57.8478	70.0579
63	28.6317	35.7896	42.8272	53.534	25.7685	32.2106	38.5445	48.1806	15.5189	19.3986	23.3384	29.173
64	14.0581	17.5728	21.0282	26.2852	12.6523	15.8154	18.9254	23.6568	4.9311	6.1639	7.4158	9.2697

Corporate group rates – Income Protection

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 7 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for corporate rates'. Some occupations in categories 3 and 4 are not insurable for Income Protection cover. Income Protection is not available for members in Heavy Blue Collar occupations.

To calculate adjustments to Income Protection corporate group insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Benefit period
	Two-year
1 Professional	0%
2 White Collar	0%
3 Light Blue/Grey	75%
4 Skilled Blue Collar	140%
5 Heavy Blue Collar [^]	N/A

[^] Income Protection is not available for members in Heavy Blue Collar occupations.

Annual insurance rates for Income Protection – two-year benefit period

Rates shown are for Professional (category 1) and White collar (category 2) members and are annual insurance fees per \$1,000 annual insured benefit. The section **Examples of how to calculate insurance fees** explains how to use these rates.

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
15	1.52	2.2799	0.9787	1.4681	0.4074	0.6111
16	1.52	2.2799	0.9787	1.4681	0.4074	0.6111
17	1.52	2.2799	1.0115	1.5173	0.4168	0.6252
18	1.52	2.2799	1.0209	1.5314	0.4215	0.6322
19	1.4903	2.2354	1.0349	1.5524	0.4262	0.6392
20	1.5285	2.2927	1.049	1.5734	0.4308	0.6463
21	1.5285	2.2927	1.0396	1.5594	0.4168	0.6252
22	1.5715	2.3572	1.0349	1.5524	0.4027	0.6041
23	1.5858	2.3787	1.0303	1.5454	0.3887	0.583
24	1.6097	2.4146	1.0256	1.5384	0.384	0.576
25	1.5715	2.3572	1.0256	1.5384	0.3746	0.5619
26	1.5285	2.2927	1.0396	1.5594	0.3793	0.569
27	1.5285	2.2927	1.063	1.5945	0.3887	0.583
28	1.5285	2.2927	1.1005	1.6507	0.3981	0.5971
29	1.5715	2.3572	1.1473	1.721	0.4027	0.6041
30	1.5858	2.3787	1.1988	1.7983	0.4168	0.6252
31	1.6289	2.4432	1.255	1.8825	0.4262	0.6392
32	1.6813	2.522	1.3253	1.9879	0.4449	0.6673

Corporate group rates – Income Protection (cont.)

Current Age	30-days waiting period		60-days waiting period		90-days waiting period	
	Male	Female	Male	Female	Male	Female
33	1.7626	2.6438	1.3955	2.0933	0.459	0.6884
34	1.8451	2.7676	1.4798	2.2197	0.4824	0.7236
35	1.9621	2.9432	1.5688	2.3532	0.531	0.7966
36	2.0839	3.1259	1.6671	2.5006	0.5753	0.863
37	2.215	3.3225	1.7701	2.6552	0.6147	0.922
38	2.3508	3.5262	1.8825	2.8238	0.6589	0.9884
39	2.5054	3.7581	2.0043	3.0064	0.7179	1.0769
40	2.5413	3.812	2.1354	3.2031	0.7868	1.1801
41	2.7626	4.1439	2.2712	3.4068	0.8556	1.2833
42	2.9711	4.4567	2.4164	3.6246	0.949	1.4235
43	3.2306	4.8459	2.5709	3.8564	1.0473	1.571
44	3.4949	5.2424	2.7442	4.1163	1.1604	1.7407
45	3.782	5.6729	2.9128	4.3692	1.2833	1.925
46	4.0735	6.1102	3.1048	4.6571	1.426	2.1389
47	4.3901	6.585	3.3108	4.9662	1.5833	2.375
48	4.6873	7.031	3.5356	5.3034	1.7652	2.6479
49	5.0087	7.5131	3.7698	5.6547	1.957	2.9355
50	5.3569	8.0353	4.0226	6.034	2.0652	3.0978
51	5.7346	8.6019	4.2989	6.4484	2.2946	3.442
52	6.1452	9.2178	4.6033	6.905	2.5429	3.8143
53	6.5923	9.8885	4.9311	7.3967	2.8144	4.2216
54	7.0801	10.6201	5.287	7.9306	3.1142	4.6712
55	7.6133	11.4198	5.6804	8.5205	3.4326	5.1489
56	8.197	12.2955	6.1112	9.1668	3.7884	5.6827
57	8.8373	13.2559	6.8792	10.3188	4.1725	6.2587
58	9.5409	14.3114	7.8064	11.7096	4.5846	6.8768
59	10.3158	15.4736	8.8413	13.262	5.0341	7.5512
60	11.1705	16.7557	9.8716	14.8074	5.5165	8.2747
61	12.1154	18.1729	11.0657	16.5986	6.0456	9.0685
62	13.0859	19.6288	12.2833	18.4249	6.6029	9.9043
63	11.8149	17.7223	8.2513	12.3769	5.4087	8.1132
64	5.8011	8.7017	4.5518	6.8277	1.7186	2.5779

Standard group rates – Income Protection

Occupation loadings

The level of insurance fee payable depends on the occupation of the insured person (according to a set of pre-defined occupation categories) and other factors. An explanation of each occupation category is given on page 8 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 23. Refer to the column titled 'Rating - for standard rates'. Some occupations in the Blue Collar category are not insurable for Income Protection cover.

To calculate adjustments to Income Protection standard group insurance rates for different occupation categories, apply the following loadings as a percentage of the insurance rates.

Occupation category	Occupation loading
1 Professional	-10%
2 White Collar	0%
3 Blue Collar	75%

Income Protection – two-year benefit period, 30-day waiting period

Rates shown are for White collar (category 2) members and are annual insurance fees per \$1,000 annual insured benefit. The section Examples of how to calculate insurance fees explains how to use these rates.

Current Age	Male	Female	Current Age	Male	Female
15	3.323	4.9842	40	5.556	8.3339
16	3.323	4.9842	41	6.0396	9.0593
17	3.323	4.9842	42	6.4957	9.7434
18	3.323	4.9842	43	7.0629	10.5943
19	3.2581	4.8872	44	7.6406	11.461
20	3.3417	5.0125	45	8.2683	12.4023
21	3.3417	5.0125	46	8.9057	13.3586
22	3.4356	5.1534	47	9.5977	14.3966
23	3.4671	5.2004	48	10.2475	15.3713
24	3.5192	5.2787	49	10.9502	16.4254
25	3.4356	5.1534	50	11.7113	17.567
26	3.3417	5.0125	51	12.5371	18.8058
27	3.3417	5.0125	52	13.4348	20.1523
28	3.3417	5.0125	53	14.4124	21.6186
29	3.4356	5.1534	54	15.4789	23.2181
30	3.4671	5.2004	55	16.6443	24.9664
31	3.5609	5.3415	56	17.9205	26.8809
32	3.6758	5.5137	57	19.3203	28.9805
33	3.8534	5.7799	58	20.8587	31.2882
34	4.0338	6.0507	60	24.4213	36.6319
35	4.2897	6.4345	61	26.4869	39.7304
36	4.5559	6.8338	62	28.6088	42.9133
37	4.8425	7.2638	63	25.8302	38.7453
38	5.1394	7.7092	64	12.6826	19.0238
39	5.4773	8.2159			

Trustee Minimum Cover

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

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

Stamp duty

Stamp duty is a state government charge based on the state or territory where you reside and, if applicable, is in addition to insurance premiums.

The stamp duty rates are correct as at the date this guide was prepared and may vary from time to time. In certain scenarios, stamp duty may not be applicable. For further information, to confirm the current stamp duty rates or if stamp duty is applicable to you, please refer to the relevant state or territory's website or contact the department responsible for stamp duty administration.

Stamp duty on insurance fees

The insurance fees quoted in this guide for Life cover already include stamp duty. The stamp duty rates below will be added to your TPD cover and Income Protection insurance fees:

State	Stamp duty rate % TPD cover	Stamp duty rate % Income Protection
Australian Capital Territory	Nil	Nil
New South Wales	5%*	5%
Northern Territory	10%	10%
Queensland	5%*	9%
South Australia	11%	11%
Tasmania	5%*	10%
Victoria	10%	10%
Western Australia	10%	10%

* Stamp duty is included in the first year's insurance fees only.

Occupation guide

This occupation guide shows the rating that applies to particular occupations. We use these ratings to help calculate insurance fees and to determine the types of insurance cover that are available for different occupations.

Key to the occupation guide:

- Y** = Yes
- Y*** = Income Protection with a maximum 2 year benefit period
- IC** = Individual consideration (to be considered on a case by case basis)
- UI** = Uninsurable
- DT** = Life and TPD
- NC** = No cover

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Abattoirs - Butcher / Boner	5	3	Y*	Y	UI	DT
Abattoirs - Inspector	4	3	Y	Y	Y	DT
Abattoirs - Process Worker	5	3	UI	Y	UI	DT
Abattoirs - Slaughterer	5	3	Y*	Y	UI	DT
Abattoirs - Supervisor (Manual Work)	5	3	Y*	Y	UI	DT
Abattoirs - Supervisor (No Manual Work)	4	3	Y	Y	Y	DT
Accountant - Qualified	1	1	Y	Y	Y	DT
Accountant - Unqualified	2	2	Y	Y	Y	DT
Accounts Clerk	2	2	Y	Y	Y	DT
Actor / Actress	5	3	UI	Y	UI	DT
Actuary - Qualified	1	1	Y	Y	Y	DT
Actuary - Unqualified	2	2	Y	Y	Y	DT
Acupuncturist - Qualified - Member of Acupuncture Assoc. Of Australia	2	2	Y	Y	Y	DT
Adjuster / Assessor (Insurance)	3	3	Y	Y	Y	DT
Advertising - Agent / Clerical	2	2	Y	Y	Y	DT
Advertising - Executive - Meeting AA Requirements	1	1	Y	Y	Y	DT
Advertising - Executive - Other	2	2	Y	Y	Y	DT
Aerobics Instructor - Full Time, Well Established, Minimum 3 years	5	3	Y*	Y	UI	DT
Aeronautical Engineer - Officer and consultation duties	1	1	Y	Y	Y	DT
Agent - Customs (Clerical)	2	2	Y	Y	Y	DT
Agent - Employment	2	2	Y	Y	Y	DT
Agent - Entertainment - Well Established, Minimum 3 years	3	3	Y	Y	Y	DT
Agent - Insurance / Finance - (Well Established, 2 years Full time Exp)	2	2	Y	Y	Y	DT
Agent - Insurance / Finance - Other	3	3	Y	Y	Y	DT
Agent - Machinery (Heavy)	4	3	Y	Y	Y	DT
Agent - Machinery (Light)	4	3	Y	Y	Y	DT
Agent - Real Estate - Other	3	3	Y	Y	Y	DT

Occupation guide (cont.)

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

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Artist - Commercial / Graphic	2	2	Y	Y	Y	DT
Artist - Freelance (Commercial Officer only)	5	3	IC	Y	UI	DT
Asbestos Worker	5	3	UI	Y	UI	DT
Asphalt Layer - Roads	5	3	Y*	Y	UI	DT
Asphalt Layer - Roofing	5	3	Y*	Y	UI	DT
Assembly Line Worker	5	3	UI	Y	UI	DT
Astronomer	1	1	Y	Y	Y	DT
Auctioneer	3	3	Y	Y	Y	DT
Auditor - Qualified	1	1	Y	Y	Y	DT
Auditor - Unqualified	2	2	Y	Y	Y	DT
Author	5	3	UI	Y	UI	DT
Auto Electrician - Licensed	4	3	Y	Y	Y	DT
Aviation - Aerobatics	UI	UI	UI	UI	UI	NC
Aviation - Aeronautical Engineer - officer and consultation duties	1	1	Y	Y	Y	DT
Aviation - Agricultural / Crop Dusting / Mustering / Shooting	UI	UI	UI	UI	UI	NC
Aviation - Air Traffic Controller	5	3	Y*	Y	UI	DT
Aviation - Aircraft Cabin Crew (Recognised commercial airline)	5	3	UI	Y	UI	DT
Aviation - Charter pilot - Fixed wing / Helicopter	5	3	UI	IC	UI	NC
Aviation - Commercial Balloonist	5	3	UI	IC	UI	NC
Aviation - Commercial Transport Pilot	5	3	UI	Y	UI	DT
Aviation - Consultant / Designer / Draughtsman (Qualified - Officer and consultation duties	1	1	Y	Y	Y	DT
Aviation - Flight Engineer - Crew (Recognised commercial airline)	5	3	IC	Y	UI	DT
Aviation - Flight Engineer - Officer consulting only	2	2	Y	Y	Y	DT
Aviation - Instructor	5	3	UI	IC	UI	NC
Aviation - Maintenance Worker - AQF Certified III or higher qualified	4	3	Y	Y	Y	DT
Aviation - Mechanic	4	3	Y	Y	Y	DT
Aviation - Refueller	5	3	Y*	Y	UI	DT
Aviation - Test Pilot	UI	UI	UI	UI	UI	NC
Avon Distributor - Well Established, Full Time Minimum 3 years Experience	3	3	Y	Y	Y	DT
Backhoe, Bobcat, Bulldozer - Operator - Other	5	3	UI	Y	UI	DT
Backhoe, Bobcat, Bulldozer - Owner / Operator, Established. Minimum 3 years	5	3	Y*	Y	UI	DT
Baggage Handler - Airport / Shipping	5	3	UI	Y	UI	DT
Bailiff	4	3	Y	Y	Y	DT
Bakeries - Baker - Qualified	4	3	Y	Y	Y	DT
Bakeries - Delivery	5	3	Y*	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Balloonist - Aircraft Industry - Commercial	5	3	UI	IC	UI	NC
Bank / Building Society - Clerical / Teller	2	2	Y	Y	Y	DT
Bank / Building Society - Manager - Meeting AA Requirements	1	1	Y	Y	Y	DT
Bank / Building Society - Manager - Other Not meeting AA Requirements	2	2	Y	Y	Y	DT
Bank / Building Society - Security Guard - Armed	5	3	UI	Y	UI	DT
Bank / Building Society - Security Guard - Unarmed	5	3	Y*	Y	UI	DT
Barber / Hairdresser	4	3	Y	Y	Y	DT
Barrister	1	1	Y	Y	Y	DT
Bartender (Full time only)	5	3	Y*	Y	UI	DT
Battery Manufacture - Sales (no manual work)	3	3	Y	Y	Y	DT
Beach Inspector / Professional Lifeguard	5	3	UI	Y	UI	DT
Beautician - Not Working From Home	4	3	UI	DT	UI	DT
Beautician - Working From Home	4	3	UI	Y	Y	DT
Beekeeper / Apiarist	4	3	Y	Y	Y	DT
Beverage Manufacture - Supervisor	4	3	UI	DT	UI	DT
Bicycle Dealer / Repairer	4	3	UI	DT	UI	DT
Billiards / Pooltable - Maker / Repairer	4	3	Y	Y	Y	DT
Biochemist / Biologist - Field Work	4	3	IC	Y	UI	DT
Biochemist / Biologist - Laboratory / Consulting	1	1	Y	Y	Y	DT
Blacksmith / Farrier - Qualified	5	3	Y*	Y	UI	DT
Blaster / Explosives Handler	5	3	UI	IC	UI	NC
Blind / Awning / Screen - Installer / Repairer	4	3	UI	NC	UI	NC
Boarding House Proprietor / Bed and Breakfast	3	3	IC	Y	UI	DT
Boat Builder - Licensed	4	3	Y	Y	Y	DT
Boilermaker / Welder	4	3	Y	Y	Y	DT
Bookkeeper	2	2	Y	Y	Y	DT
Bookbinder	4	3	Y	Y	Y	DT
Bookmaker (Gambling)	5	3	UI	Y	UI	DT
Botanist - Fieldwork	3	3	Y	Y	Y	DT
Botanist - Officer and consulting	1	1	Y	Y	Y	DT
Bottleshop - Attendant - Hotel Industry	4	3	Y	Y	Y	DT
Bottleshop - Manager - Hotel Industry	4	3	Y	Y	Y	DT
Bouncer	5	3	UI	Y	UI	DT
Bricklayer - Licensed	5	3	Y*	Y	UI	DT
Brickpaver - Licensed	5	3	Y*	Y	UI	DT
Broker - Stock / Commodity / Land	2	2	Y	Y	Y	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Broker - Wool	3	3	Y	Y	Y	DT
Building & Construction - Architect	1	1	Y	Y	Y	DT
Building & Construction - Bricklayer - Licensed	1	1	Y	Y	Y	DT
Building & Construction - Brickpaver - Licensed	5	3	Y*	Y	UI	DT
Building & Construction - Builder - Licensed - >25% general manual building duties	4	3	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration <25% onsite supervision or manual duties	3	3	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration and sales only	3	3	Y	Y	Y	DT
Building & Construction - Carpenter - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Ceiling Fixer - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Cement Renderer - Licensed	5	3	Y*	Y	UI	DT
Building & Construction - Civil Engineer - Qualified	1	1	Y	Y	Y	DT
Building & Construction - Clerk of work, site officer administration only	3	3	Y	Y	Y	DT
Building & Construction - Concrete Cutter	5	3	Y*	Y	UI	DT
Building & Construction - Concreter - Licensed	5	3	Y*	Y	UI	DT
Building & Construction - Crane, Derrick & Hoist Driver - Licensed	5	3	Y*	Y	UI	DT
Building & Construction - Dogman	5	3	UI	Y	UI	DT
Building & Construction - Drainer - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Electrician - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Joiner - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Labourer	5	3	UI	Y	UI	DT
Building & Construction - Painter (Above 2 Stories) - Licensed	5	3	UI	Y	UI	DT
Building & Construction - Painter (Up To 2 Stories) - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Plasterer - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Plumber - Licensed	4	3	Y	Y	Y	DT
Building & Construction - Quantity Surveyor, qualified	1	1	Y	Y	Y	DT
Building & Construction - Roof Worker / Tiler / Fixer - Licensed	5	3	Y*	Y	UI	DT
Building & Construction - Scaffolder / Rigger (Above 10 Metres)	5	3	UI	IC	UI	NC
Building & Construction - Scaffolder / Rigger (Up To 10 Metres)	5	3	UI	IC	UI	NC
Building & Construction - Site Foreman, no manual work	3	3	Y	Y	Y	DT
Building & Construction - Steel fixer (Above 10 Metres)	5	3	UI	IC	UI	NC
Building & Construction - Steel fixer (up to 10 Metres)	5	3	Y*	Y	UI	DT
Building & Construction - Tiler (Wall & Floor) - Licensed	4	3	Y	Y	Y	DT
Bus Driver - Interstate - Recognised Operator eg Grey Hound	5	3	Y*	Y	UI	DT
Bus Driver - Local	4	3	Y	Y	Y	DT
Bus Driver - Long Distances (Returning Home Daily)	4	3	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Bush Clearer	5	3	UI	Y	UI	DT
Business Consultant (Officer Based)	2	2	Y	Y	Y	DT
Butcher - Butcher / Boner - Abattoirs	5	3	Y*	Y	UI	DT
Butcher - Non Slaughtering	4	3	Y	Y	Y	DT
Butcher - Slaughtering	5	3	Y*	Y	UI	DT
Butler	3	3	Y	Y	Y	DT
Buyer - Livestock	4	3	Y	Y	Y	DT
Buyer - Retail Store	3	3	Y	Y	Y	DT
Cabinet Maker / Carpenter - Licensed	4	3	Y	Y	Y	DT
Cablemaker / Wiremaker	5	3	Y*	Y	UI	DT
Cafe / Coffee Lounge - Employee	5	3	Y*	Y	UI	DT
Cafe / Coffee Lounge - Proprietor, Manager - 4 or more Full time Staff	4	3	Y	Y	Y	DT
Cafe / Coffee Lounge - Proprietor, Manager - other	4	3	Y	Y	Y	DT
Cane Carting Contractor - Full Time, established minimum 3 years	5	3	Y*	Y	UI	DT
Car Detailer	5	3	Y*	Y	UI	DT
Car Salesperson	3	3	Y	Y	Y	DT
Car Wrecker	5	3	UI	Y	UI	DT
Caravan Park Proprietor - Four Or More F/T Staff - No Manual Work	4	3	Y	Y	Y	DT
Caravan Park Proprietor - No Staff	4	3	Y	Y	Y	DT
Caretaker / Janitor	5	3	Y*	Y	UI	DT
Carpark Attendant	5	3	Y*	Y	UI	DT
Carpenter - Building & Construction - Licensed	4	3	Y	Y	Y	DT
Carpet - Cleaner	5	3	Y*	Y	UI	DT
Carpet - Layer	5	3	Y*	Y	UI	DT
Cartographer	2	2	Y	Y	Y	DT
Cashier - Financial Institution	2	2	Y	Y	Y	DT
Cashier - Service Station	3	3	Y	Y	Y	DT
Cashier - Supermarket	3	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Bartender	5	3	Y*	Y	UI	DT
Casino (Govt & Lcd) - Cashier	3	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Cleaner	5	3	Y*	Y	UI	DT
Casino (Govt & Lcd) - Croupier (2 years Experience)	3	3	Y	Y	Y	DT
Casino (Govt & Lcd) - Managerial / Clerical	2	2	Y	Y	Y	DT
Casino (Govt & Lcd) - Security - Armed	5	3	UI	Y	UI	DT
Casino (Govt & Lcd) - Security - Unarmed	5	3	Y*	Y	UI	DT
Casino (Govt & Lcd) - Waiter	5	3	Y*	Y	UI	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Caterer - Not Working From Home established minimum 2 years, administration and sales only	3	3	Y	Y	Y	DT
Caterer - Not Working From Home established minimum 2 years, cooking and serving	4	3	Y	Y	Y	DT
Cellar Person	5	3	Y*	Y	UI	DT
Cement Renderer - Licensed	5	3	Y*	Y	UI	DT
Cemetery & Crematory Worker - Embalmer	3	3	Y	Y	Y	DT
Cemetery & Crematory Worker - Funeral Director / Proprietor (Not Embalming)	3	3	Y	Y	Y	DT
Cemetery & Crematory Worker - Grave Digger	5	3	Y*	Y	UI	DT
Charter Boat Operator - Deep Sea	5	3	Y*	Y	UI	DT
Charter Boat Operator - Harbour and Inlets	4	3	Y	Y	Y	DT
Chauffeur	4	3	Y	Y	Y	DT
Chef / Cook - Qualified	4	3	Y	Y	Y	DT
Chemical Industry - Chemical Engineer (Up To 10% Laboratory Work)	2	2	Y	Y	Y	DT
Chemical Industry - Chemist - Industrial (Not Handling Acids Or Explosive)	1	1	Y	Y	Y	DT
Chemical Industry - Laboratory Technician	3	3	Y	Y	Y	DT
Chemical Industry - Research & Analytical - Qualified	1	1	Y	Y	Y	DT
Chemical Industry - Retail Chemist / Pharmacist	1	1	Y	Y	Y	DT
Child Care Worker - Qualified Registered (Not Working At Home)	3	3	Y	Y	Y	DT
Child Care Worker - Unqualified	5	3	UI	Y	UI	DT
Chimney Sweep	5	3	Y*	Y	UI	DT
Chiropractor - Member Of Aust. Chiro. Association	2	2	Y	Y	Y	DT
Chiropractor - Other	3	3	Y	Y	Y	DT
Cleaner - Airports	5	3	Y*	Y	UI	DT
Cleaner - Car (Detailing)	5	3	Y*	Y	UI	DT
Cleaner - House	5	3	Y*	Y	UI	DT
Cleaner - Officer / Factory / School	5	3	Y*	Y	UI	DT
Clergyperson	2	2	Y	Y	Y	DT
Clerk - Officer Work Only	2	2	Y	Y	Y	DT
Clothing Industry - Cutter	5	3	Y*	Y	UI	DT
Clothing Industry - Dressmaker (not working from home)	4	3	Y	Y	Y	DT
Clothing Industry - Fashion Designer (not working from home)	4	3	Y	Y	Y	DT
Clothing Industry - Pattern Maker	4	3	Y	Y	Y	DT
Clothing Industry - Process Worker / Machinist	5	3	Y*	Y	UI	DT
Clothing Industry - Salesperson (no deliveries)	3	3	Y	Y	Y	DT
Clothing Industry - Tailor / Milliner	4	3	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Club Manager / Proprietor - (Registered / Admin Only)	3	3	Y	Y	Y	DT
Club Manager / Proprietor - (Registered / Bar Work)	4	3	Y	Y	Y	DT
Coach (Full Time, Minimum 3 Years Exp) - Tennis / Golf / Swimming	4	3	Y	Y	Y	DT
Commercial Traveller	3	3	Y	Y	Y	DT
Company Secretary - (Appointed / Qualified)	1	1	Y	Y	Y	DT
Composer (Music)	5	3	UI	Y	UI	DT
Compositor (Printing)	4	3	Y	Y	Y	DT
Computer Industry - Consultant, Programmer, Analyst (not degree qualified)	2	2	Y	Y	Y	DT
Computer Industry - Consultant, Programmer, Engineer, Systems Analyst (computing degree)	1	1	Y	Y	Y	DT
Computer Industry - Keyboard Operator	2	2	Y	Y	Y	DT
Computer Industry - Technician / Installer	3	3	Y	Y	Y	DT
Concrete Cutter	5	3	Y*	Y	UI	DT
Concreter - Licensed	5	3	Y*	Y	UI	DT
Cook - Qualified	4	3	Y	Y	Y	DT
Coroner	1	1	Y	Y	Y	DT
Courier - Car Only	4	3	Y	Y	Y	DT
Courier - Using A Motorbike, Pushbike	5	3	UI	Y	UI	DT
Crane Operator	5	3	Y*	Y	UI	DT
Crew - Marine Industry (In Australian Waters)	5	3	UI	Y	UI	DT
Curator (Art Gallery, Library, Museum)	2	2	Y	Y	Y	DT
Curtain Fitter	4	3	Y	Y	Y	DT
Customs - Agent - Clerical	2	2	Y	Y	Y	DT
Customs - Agent - Other	4	3	Y	Y	Y	DT
Customs - Officer	2	2	Y	Y	Y	DT
Dairy Farm Proprietor - Less Than 4 Full time Employees	5	3	Y*	Y	UI	DT
Dairy Farm Proprietor - With 4 Or More Full time Employees	4	3	Y	Y	Y	DT
Dancing Teacher (Full time, not working from home)	4	3	Y	Y	Y	DT
Data Entry Operator	2	2	Y	Y	Y	DT
Debt Collector	5	3	UI	Y	UI	DT
Delicatessen Worker - Other	4	3	Y	Y	Y	DT
Delicatessen Worker - Proprietor, Manager	4	3	Y	Y	Y	DT
Delivery Man - Other	5	3	Y*	Y	UI	DT
Delivery Man - Van only / Small Goods	5	3	Y*	Y	UI	DT
Demolition Worker	5	3	UI	IC	UI	NC
Dental / Orthodontic Technician	2	2	Y	Y	Y	DT
Dental Hygienist - Medical Profession	2	2	Y	Y	Y	DT

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

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Driver - Forklift	5	3	Y*	Y	UI	DT
Driver - Garbage Collector (Driver Only)	5	3	Y*	Y	Y	DT
Driver - Grader	5	3	Y*	Y	UI	DT
Driver - Hire Car Owner / Driver	4	3	Y	Y	Y	DT
Driver - Instructor (Full Time)	4	3	Y	Y	Y	DT
Driver - Removalist	5	3	Y*	Y	UI	DT
Driver - Tanker Driver (Petrol, Petroleum Products)	5	3	UI	IC	UI	NC
Driver - Taxi (Full Time, Others)	5	3	UI	Y	UI	DT
Driver - Taxi (Full Time, owner, driver. Established Minimum 2 years)	5	3	IC	Y	UI	DT
Driver - Tow Truck	5	3	UI	Y	UI	DT
Driver - Train / Tram	5	3	Y*	Y	UI	DT
Drover / Station Hand	5	3	UI	Y	UI	DT
Drycleaner - Manager / Proprietor	4	3	Y	Y	Y	DT
Drycleaner - Other	5	3	Y*	Y	Y	DT
Earthmover / Plant Operator / Backhoe / Bobcat / Bulldozer - Other	5	3	UI	Y	UI	DT
Earthmover / Plant Operator / Backhoe / Bobcat / Bulldozer - Owner / Operator, Established Minimum 3 years	5	3	Y*	Y	UI	DT
Economist - Qualified	1	1	Y	Y	Y	DT
Editor - Films / Television - permanent fulltime position	2	2	Y	Y	Y	DT
Editor - Newspaper / Magazines - permanent fulltime position (minimum 2 years experience)	2	2	Y	Y	Y	DT
Education - Dean / Headmaster / Headmistress	1	1	Y	Y	Y	DT
Education - Department Head	2	2	Y	Y	Y	DT
Education - Deputy Headmaster / Headmistress	2	2	Y	Y	Y	DT
Education - Lecturer - Other	2	2	Y	Y	Y	DT
Education - Lecturer (University - Full Time)	1	1	Y	Y	Y	DT
Education - Librarian - Other	2	2	Y	Y	Y	DT
Education - Librarian (University Qualified)	1	1	Y	Y	Y	DT
Education - Student / Part Time Student	5	3	UI	Y	Y	DT
Education - Teacher (Manual Arts / Agriculture / Physical Ed)	4	3	Y	Y	Y	DT
Education - Teacher (Non Manual Subjects)	3	3	Y	Y	Y	DT
Electrician / Electrical - Auto Electrician - Licensed	4	3	Y	Y	Y	DT
Electrician / Electrical - Building & Construction - Licensed	4	3	Y	Y	Y	DT
Electrician / Electrical - Cable Joiner - Licensed	4	3	Y	Y	Y	DT
Electrician / Electrical - Domestic / Business - Licensed	4	3	Y	Y	Y	DT
Electrician / Electrical - Electronic Technician - Licensed	4	3	Y	Y	Y	DT
Electrician / Electrical - Industrial - High Voltage	4	3	Y	Y	Y	DT
Electrician / Electrical - Linesman < 10 metres	5	3	Y*	Y	UI	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Electrician / Electrical - Linesman > 10 metres	6	4	IC	IC	IC	NC
Electrician / Electrical - Meter Reader / Inspector	4	3	Y	Y	Y	DT
Electrician / Electrical - Mines (Not Underground) Licensed	5	3	Y*	Y	Y	DT
Electrician / Electrical - Mines (Underground) licensed	6	4	IC	IC	IC	NC
Electroplater	4	3	Y	Y	Y	DT
Elevator Repairman - Qualified	5	3	Y*	Y	Y	DT
Employment Agent	2	2	Y	Y	Y	DT
Engineer - Qualified - Aeronautical	1	1	Y	Y	Y	DT
Engineer - Qualified - Officer - Consult & design only	1	1	Y	Y	Y	DT
Engineer - Qualified - Onsite - off & onshore - Consult & design only	3	3	Y	Y	Y	DT
Engraver / Etcher	4	3	Y	Y	Y	DT
Entertainment Industry - Actor	5	3	UI	Y	UI	DT
Entertainment Industry - Choreographer / Dancer	5	3	UI	Y	UI	DT
Entertainment Industry - Cinema / Theatre Admin Staff	3	3	Y	Y	Y	DT
Entertainment Industry - Cinema / Theatre Electrician / Technician	4	3	Y	Y	Y	DT
Entertainment Industry - Circus Performer / Trainer / Staff	5	3	UI	IC	UI	NC
Entertainment Industry - Distributor (Film)	3	3	Y	Y	Y	DT
Entertainment Industry - Engineer (Studio Only)	3	3	Y	Y	Y	DT
Entertainment Industry - Film Director / Producer	5	3	IC	Y	Y	DT
Entertainment Industry - Film Stuntmen	5	3	UI	IC	UI	NC
Entertainment Industry - Makeup Artist	4	3	Y	Y	Y	DT
Entertainment Industry - Musician (Symphony Orchestra, Full time Salaried)	5	3	IC	Y	Y	DT
Entertainment Industry - Newsreader / Announcer	5	3	IC	Y	UI	DT
Entertainment Industry - Projectionist	4	3	Y	Y	Y	DT
Entertainment Industry - Radio / TV Presenter	5	3	IC	Y	UI	DT
Entertainment Industry - Radio Director / Producer, permanent full time position, minimum 2 years experience	2	2	Y	Y	Y	DT
Entertainment Industry - Radio Scriptwriter	3	3	IC	Y	UI	DT
Entertainment Industry - Stage Manager	5	3	IC	Y	Y	DT
Entertainment Industry - Technician / Cameraman (On Location, Not overseas)	4	3	Y	Y	Y	DT
Entertainment Industry - Technician / Cameraman (Studio Only)	4	3	Y	Y	Y	DT
Entertainment Industry - Television Director / Producer	5	3	Y*	Y	Y	DT
Entertainment Industry - Television Scriptwriter	5	3	IC	Y	UI	DT
Entomologist	1	1	Y	Y	Y	DT
Estimator	3	3	Y	Y	Y	DT
Explosives Worker	5	3	UI	IC	UI	NC

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Exporter / Importer - Clerical / Admin Only	2	2	Y	Y	Y	DT
Exterminator / Fumigator	5	3	Y*	Y	UI	DT
Factory Employee - Unskilled - Including Process Workers	5	3	UI	Y	UI	DT
Farming - Farm Worker / Contractor / Labourer	5	3	UI	Y	UI	DT
Farming - Owner / Manager - administration, sales & <25% farm supervision and/or manual duties	4	3	Y	Y	Y	DT
Farming - Owner / Manager - administration, sales only officer based	3	3	Y	Y	Y	DT
Farming - Owner / Manager - > 25% mustering or shearing or involving other unusual hazardous duties	5	3	Y*	Y	UI	DT
Farming - Owner / Manager - including up to 25% livestock mustering, no shearing or hazardous duties	5	3	Y*	Y	UI	DT
Farrier / Blacksmith - Qualified	5	3	Y*	Y	UI	DT
Fashion Designer - Not Working From Home	3	3	Y	Y	Y	DT
Fastfood / Takeaway Shop - Other Worker	5	3	Y*	Y	Y	DT
Fastfood / Takeaway Shop - Proprietor, Manager	4	3	Y*	Y	UI	DT
Fencing Contractor - Licensed	5	3	Y*	Y	UI	DT
Fibreglass Moulder - Licensed	4	3	Y	Y	Y	DT
Financial Adviser / Consultant / Planner - Not Meeting AA Requirements	2	2	Y	Y	Y	DT
Financial Adviser / Consultant / Planner - University Qualified meeting AA Requirements	1	1	Y	Y	Y	DT
Fire Chief - Senior Officer - Administration Only	3	3	Y	Y	Y	DT
Fireman - Others	5	3	IC	Y	IC	DT
Fisherman - Others (Including Deck Hand)	5	3	UI	Y	UI	DT
Fisherman - Working Owner - Established Minimum 3 years, Not Seasonal, Returning Home Daily	5	3	Y*	Y	UI	DT
Fishmonger - Other	5	3	Y*	Y	UI	DT
Fishmonger - Proprietor, Manager	4	3	Y	Y	Y	DT
Fitter & Turner - Qualified	4	3	Y	Y	Y	DT
Floor Sander	5	3	Y*	Y	UI	DT
Floor Tiler - Licensed	4	3	Y	Y	Y	DT
Florist (no delivery)	3	3	Y	Y	Y	DT
Food Technologist	2	2	Y	Y	Y	DT
Forest Ranger / Warden	4	3	Y	Y	Y	DT
Forester - No Tree Felling	5	3	Y*	Y	UI	DT
Forester - Tree Felling	5	3	UI	Y	UI	NC
Foundry Worker (Qualified)	5	3	Y*	Y	UI	DT
French Polisher	4	3	Y	Y	Y	DT
Fruit Picker	5	3	UI	Y	UI	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Fumigator	5	3	Y*	Y	UI	DT
Funeral Parlour - Director / Undertaker	3	3	Y	Y	Y	DT
Funeral Parlour - Driver / Pall Bearer	4	3	Y	Y	Y	DT
Funeral Parlour - Embalming	4	3	Y	Y	Y	DT
Furniture - Polisher / Restorer	4	3	Y	Y	Y	DT
Furniture - Removalist	5	3	Y*	Y	UI	DT
Furrier	4	3	Y	Y	Y	DT
Garage Door installer / repairer	5	3	Y*	Y	UI	DT
Garage Staff Service Station - Cashier / Console Operator	3	3	Y	Y	Y	DT
Garage Staff Service Station - Proprietor (No Manual Work)	3	3	Y	Y	Y	DT
Garage Staff Service Station - Pump Attendant / Operator	5	3	Y*	Y	Y	DT
Garbage Disposal - Garbage Collector (Driving Truck Only)	5	3	Y*	Y	Y	DT
Garbage Disposal - Garbage Collector (Others)	5	3	Y*	Y	UI	DT
Gardener - Qualified Established minimum 2 years, not seasonal	4	3	Y	Y	Y	DT
Gas Industry (Domestic) - Fitter / Maintenance Worker / Mechanic - Licensed	4	3	Y	Y	Y	DT
Gas Industry (Domestic) - Inspector / Meter Reader / Tester	3	3	Y	Y	Y	DT
Gas Industry (Domestic) - Pipelayer	5	3	Y*	Y	UI	DT
Geologist - Onsite - On / offshore	3	3	Y	Y	Y	DT
Geologist - Qualified - Office & consult only inc <25% field work (no underground)	1	1	Y	Y	Y	DT
Geologist - Underground	5	3	IC	IC	UI	NC
Glass Industry - Beveller / Blower / Glazier / Polisher	4	3	Y	Y	Y	DT
Glass Industry - Labourer	5	3	UI	Y	UI	DT
Goldsmith (Manufacture / Design)	4	3	Y	Y	Y	DT
Golf Professional - Shop & Tuition	4	3	Y	Y	Y	DT
Golf Professional - Shop Only	3	3	Y	Y	Y	DT
Golf Professional - Touring, Tournament	5	3	UI	Y	UI	DT
Graphic Designer – Qualified not working from home	2	2	Y	Y	Y	DT
Greenkeeper / Groundsman - Qualified	4	3	Y	Y	Y	DT
Grocer / Green Grocer - Other	5	3	Y*	Y	UI	DT
Grocer / Green Grocer - Proprietor / Manager	4	3	Y	Y	Y	DT
Guillotine Operator - Other	5	3	UI	Y	UI	DT
Gunsmith	4	3	Y	Y	Y	DT
Gym Instructor Full Time, Well Established, Minimum 3 Years	5	3	Y*	Y	UI	DT
Gynaecologist	4	3	Y	Y	Y	DT
Haberdasher	3	3	Y	Y	Y	DT
Hairdresser	4	3	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Handyman - Established. 2 Years - Qualified Trade	5	3	Y*	Y	UI	DT
Hardware Retailer	4	3	Y	Y	Y	DT
Headmaster / Headmistress	1	1	Y	Y	Y	DT
Herbalist - Qualified (Not Working From Home)	2	2	Y	Y	Y	DT
Home Duties	4	3	UI	Y	Y	DT
Horse Racing & Trotting - Breeder / Trainer - No Riding	4	3	Y	Y	Y	DT
Horse Racing & Trotting - Breeder / Trainer - Riding	5	3	UI	Y	UI	DT
Horse Racing & Trotting - Horse Riding Instructor	5	3	Y*	Y	UI	DT
Horse Racing & Trotting - Jockey (Flat racing)	5	3	UI	IC	UI	NC
Horse Racing & Trotting - Jockey (Steeplechase)	5	3	UI	IC	UI	NC
Horse Racing & Trotting - Strapper	5	3	UI	Y	UI	DT
Horse Racing & Trotting - Trainer - No Riding	4	3	Y	Y	Y	DT
Horse Racing & Trotting - Trainer - Riding	5	3	UI	Y	UI	DT
Horticulturist - Qualified - No landscaping	4	3	Y	Y	Y	DT
Horticulturist - Qualified - Other	4	3	Y	Y	Y	DT
Hospital Porter - Medical Profession	5	3	Y*	Y	UI	DT
Hotel / Motel Industry - Bartender (Full Time)	5	3	Y*	Y	UI	DT
Hotel / Motel Industry - Bottleshop Attendant	4	3	Y	Y	Y	DT
Hotel / Motel Industry - Bottleshop Manager	4	3	Y	Y	Y	DT
Hotel / Motel Industry - Bouncer	5	3	UI	Y	UI	NC
Hotel / Motel Industry - Concierge (5 Star Hotel)	2	2	Y	Y	Y	DT
Hotel / Motel Industry - Cook - Qualified	4	3	Y	Y	Y	DT
Hotel / Motel Industry - Headwaiter / Maitre d' (Hotel)	3	3	Y	Y	Y	DT
Hotel / Motel Industry - Housekeeper / Chambermaid	5	3	Y*	Y	UI	DT
Hotel / Motel Industry - Kitchen-Hand	5	3	UI	Y	UI	DT
Hotel / Motel Industry - Maintenance Staff - Licensed	4	3	Y	Y	Y	DT
Hotel / Motel Industry - Manager (5 Star Hotel)	2	2	Y	Y	Y	DT
Hotel / Motel Industry - Manager / Proprietor - Bar Work Included	4	3	Y	Y	Y	DT
Hotel / Motel Industry - Manager / Proprietor(Admin Only)	3	3	Y	Y	Y	DT
Hotel / Motel Industry - Porter	5	3	Y*	Y	UI	DT
Hotel / Motel Industry - Receptionist / Clerical / Admin Only	2	2	Y	Y	Y	DT
Hotel / Motel Industry - Waiter	5	3	Y*	Y	UI	DT
House Removalist	5	3	Y*	Y	UI	DT
Hypnotherapist - Qualified Member of Aust Hypnotherapist Association	2	2	Y	Y	Y	DT
Importer / Exporter - Clerical / Admin Only	2	2	Y	Y	Y	DT
Inspector - Boiler / Building / Hull (Not Diving)	4	3	Y	Y	Y	DT
Inspector - Insurance / Health / Education	3	3	Y	Y	Y	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Inspector - Meat	4	3	Y	Y	Y	DT
Instrument Manufacture - Musical	4	3	Y	Y	Y	DT
Instrument Manufacture - Precision	4	3	Y	Y	Y	DT
Instrument Manufacture - Surgical	4	3	Y	Y	Y	DT
Instrument Manufacture - Technician	4	3	Y	Y	Y	DT
Insulation Installer	5	3	Y*	Y	UI	DT
Insurance Industry - Adjuster / Assessor	3	3	Y	Y	Y	DT
Insurance Industry - Agent / Broker (Others)	3	3	Y	Y	Y	DT
Insurance Industry - Agent / Broker (Well Established, Minimum 2 years Full time Experience)	2	2	Y	Y	Y	DT
Insurance Industry - Clerical	2	2	Y	Y	Y	DT
Insurance Industry - Investigator	3	3	Y	Y	Y	DT
Insurance Industry - Management - Meeting AA Requirements	1	1	Y	Y	Y	DT
Insurance Industry - Management - Not meeting AA Requirements	2	2	Y	Y	Y	DT
Interior Decorator - Consulting Only	3	3	Y	Y	Y	DT
Interior Decorator - Light Manual	4	3	Y	Y	Y	DT
Interpreter	2	2	Y	Y	Y	DT
Investment Adviser - Salaried	2	2	Y	Y	Y	DT
Irrigation Worker	5	3	UI	Y	UI	DT
Jackeroo / Jillaroo	5	3	UI	Y	UI	DT
Janitor / Caretaker	5	3	Y*	Y	Y	DT
Jewellery Industry - Manufacture	4	3	Y	Y	Y	DT
Jewellery Industry - Polisher / Cutter / Setter / Engraver	4	3	Y	Y	Y	DT
Jewellery Industry - Retail	3	3	Y	Y	Y	DT
Joiner - Licensed	4	3	Y	Y	Y	DT
Journalist - Freelance (No Overseas Assignments) - No unusual risks	2	2	Y	Y	Y	DT
Journalist - Freelance / Salaried (Overseas Assignments)	5	3	UI	IC	UI	NC
Journalist - Salaried (No Overseas Assignments) - Officer Only - No unusual risks	2	2	Y	Y	Y	DT
Journalist - Salaried (No Overseas Assignments) - Other	3	3	Y	Y	Y	DT
Judge	1	1	Y	Y	Y	DT
Juice Vendor	4	3	Y	Y	Y	DT
Kennel Owner / Operator - Established 2 years	4	3	Y	Y	Y	DT
Keyboard Operator	2	2	Y	Y	Y	DT
Kitchen Hand	5	3	UI	Y	UI	DT
Laboratory Technician	3	3	Y	Y	Y	DT
Laboratory Technician - No explosives or making of dangerous gases or acids	3	3	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Labourer (Manual, Unskilled Worker)	5	3	UI	Y	UI	DT
Landlord	5	3	UI	Y	Y	DT
Landscape Architect (degree qualified site supervision only)	2	2	Y	Y	Y	DT
Landscaper - Others	5	3	Y*	Y	UI	DT
Landscaper - Qualified Established. Minimum 2 years	4	3	Y	Y	Y	DT
Lathe Operator - Qualified	4	3	Y	Y	Y	DT
Lawn Mowing Contractor - Established. Minimum 2 years	5	3	Y*	Y	UI	DT
Lawyer	1	1	Y	Y	Y	DT
Lecturer - Other	2	2	Y	Y	Y	DT
Lecturer - University - Full Time	1	1	Y	Y	Y	DT
Librarian - Other	2	2	Y	Y	Y	DT
Librarian - University Qualified	1	1	Y	Y	Y	DT
Lifeguard - Professional / Beach Inspector	5	3	UI	Y	UI	DT
Liquor Store - Proprietor, Manager	4	3	Y	Y	Y	DT
Liquor Store - Staff - Other	4	3	Y	Y	Y	DT
Livestock - Broker / Buyer / Dealer (At Stockyard)	4	3	Y	Y	Y	DT
Locksmith	4	3	Y	Y	Y	DT
Logging Industry - Driver	5	3	Y*	Y	UI	DT
Logging Industry - Manual Worker	5	3	UI	Y	UI	DT
Machinery - Equipment Hire / Service / Repair / Maintenance	4	3	Y	Y	Y	DT
Machinist - Clothing - Not Working From Home	5	3	Y*	Y	UI	DT
Machinist - Metal / Wood - Qualified	4	3	Y	Y	Y	DT
Machinist - Sailmaker	4	3	Y	Y	Y	DT
Management Consultant - Meeting AA Requirements	1	1	Y	Y	Y	DT
Management Consultant - Not Meeting AA Requirements	2	2	Y	Y	Y	DT
Manager (Administration only)	2	2	Y	Y	Y	DT
Manicurist - Not Working From Home	4	3	Y	Y	Y	DT
Manicurist - Working From Home	5	3	UI	Y	Y	DT
Manufacturing Industry - Production Line	5	3	UI	Y	UI	DT
Marine Biologist - Field Work	5	3	IC	Y	IC	DT
Marine Biologist - Laboratory Only	1	1	Y	Y	Y	DT
Marine Industry - Crew (In Australian Waters)	5	3	UI	Y	UI	DT
Marine Industry - Crew (Outside Australian Waters)	5	3	UI	Y	UI	DT
Marine Industry - Ferry Captain / Officer	4	3	Y	Y	Y	DT
Marine Industry - Ferry Crew	5	3	UI	Y	UI	DT
Marine Industry - Marina Manager - Full time	4	3	Y	Y	Y	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Marine Industry - Ocean Going Vessel - Officer / Engineer (In Australian Waters)	5	3	Y*	Y	UI	DT
Marine Industry - Ocean Going Vessel - Officer / Engineer (Outside Australian Waters)	5	3	UI	Y	UI	DT
Market Gardener	4	3	Y	Y	Y	DT
Market Stall Holder	5	3	UI	Y	UI	DT
Martial Arts Instructor - Full Time, Established. Minimum 3 years	5	3	Y*	Y	UI	DT
Masseur / Masseur - Qualified - Not working From Home	4	3	Y	Y	Y	DT
Masseur / Masseur - Qualified - Well Established. Minimum 2 years In Practice / Sports Club	4	3	Y	Y	Y	DT
Mathematician	1	1	Y	Y	Y	DT
Meat Industry - Butcher - Non Slaughtering	4	3	Y	Y	Y	DT
Meat Industry - Butcher - Slaughtering	5	3	Y*	Y	UI	DT
Meat Industry - Meat Packer - Abattoirs	5	3	UI	Y	UI	DT
Mechanic - Also see under Motor Industry	4	3	Y	Y	Y	DT
Mechanic - Mechanical Engineer	4	3	Y	Y	Y	DT
Medical Profession - Acupuncturist (Qualified / Member of Acupuncture Assoc. of Australia)	2	2	Y	Y	Y	DT
Medical Profession - Anaesthetist	1	1	Y	Y	Y	DT
Medical Profession - Audiologist	1	1	Y	Y	Y	DT
Medical Profession - Chiroprapist - Qualified & State Registered	2	2	Y	Y	Y	DT
Medical Profession - Chiropractor - Qualified & State Registered	2	2	Y	Y	Y	DT
Medical Profession - Dental / Orthodontic Technician	2	2	Y	Y	Y	DT
Medical Profession - Dental Hygienist	2	2	Y	Y	Y	DT
Medical Profession - Dental Surgeon	1	1	Y	Y	Y	DT
Medical Profession - Dietician - Qualified	1	1	Y	Y	Y	DT
Medical Profession - Doctor / Physicist / Specialist	1	1	Y	Y	Y	DT
Medical Profession - Enrolled Nurse	4	3	Y	Y	Y	DT
Medical Profession - Gynaecologist	1	1	Y	Y	Y	DT
Medical Profession - Herbalist - Qualified not working from home	2	2	Y	Y	Y	DT
Medical Profession - Homoeopath - Qualified not working from home	2	2	Y	Y	Y	DT
Medical Profession - Hospital Administration	2	2	Y	Y	Y	DT
Medical Profession - Hospital Domestic / Cleaner	5	3	Y*	Y	UI	DT
Medical Profession - Hospital Maintenance - Licensed	4	3	Y	Y	Y	DT
Medical Profession - Hospital Maintenance - Other	5	3	Y*	Y	UI	DT
Medical Profession - Hospital Wardsman	4	3	Y	Y	Y	DT
Medical Profession - Hypnotherapist - Member of Aust Hypnotherapist Association	2	2	Y	Y	Y	DT
Medical Profession - Matron - Admin Only	2	2	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Medical Profession - Midwife	4	3	Y	Y	Y	DT
Medical Profession - Naturopath - Qualified (Not Working From Home)	2	2	Y	Y	Y	DT
Medical Profession - Nurse - General / Psychiatric	4	3	Y	Y	Y	DT
Medical Profession - Nurse - Theatre	4	3	Y	Y	Y	DT
Medical Profession - Nurses Aide	4	3	Y	Y	Y	DT
Medical Profession - Obstetrician	1	1	Y	Y	Y	DT
Medical Profession - Occupational Therapist - Qualified	1	1	Y	Y	Y	DT
Medical Profession - Ophthalmologist	1	1	Y	Y	Y	DT
Medical Profession - Optical Technician	2	2	Y	Y	Y	DT
Medical Profession - Optician	1	1	Y	Y	Y	DT
Medical Profession - Optometrist	1	1	Y	Y	Y	DT
Medical Profession - Orthodontist	1	1	Y	Y	Y	DT
Medical Profession - Osteopath - Qualified & State Registered	2	2	Y	Y	Y	DT
Medical Profession - Paediatrician	1	1	Y	Y	Y	DT
Medical Profession - Pathologist	1	1	Y	Y	Y	DT
Medical Profession - Pharmacist	1	1	Y	Y	Y	DT
Medical Profession - Physiotherapist - APA Qualified	2	2	Y	Y	Y	DT
Medical Profession - Podiatrist - Qualified & State Registered	2	2	Y	Y	Y	DT
Medical Profession - Psychiatrist	1	1	Y	Y	Y	DT
Medical Profession - Psychologist	1	1	Y	Y	Y	DT
Medical Profession - Radiographer	2	2	Y	Y	Y	DT
Medical Profession - Radiologist	1	1	Y	Y	Y	DT
Medical Profession - Registered Nurse	4	3	Y	Y	Y	DT
Medical Profession - Social Worker - Field Visits	3	3	Y	Y	Y	DT
Medical Profession - Social Worker - Officer Only	2	2	Y	Y	Y	DT
Medical Profession - Speech Therapist - Qualified	2	2	Y	Y	Y	DT
Medical Profession - Surgeon	1	1	Y	Y	Y	DT
Medical Profession - Technologist	2	2	Y	Y	Y	DT
Medical Profession - Urologist	1	1	Y	Y	Y	DT
Metal Industry - Dealers	5	3	Y*	Y	UI	DT
Metal Industry - Electroplater / Enameller	4	3	Y	Y	Y	DT
Metal Industry - Fitter & Turner - Qualified	4	3	Y	Y	Y	DT
Metal Industry - Foundry Worker - Qualified	5	3	Y*	Y	UI	DT
Metal Industry - Metallurgist - Officer Duties Only	1	1	Y	Y	Y	DT
Metal Industry - Metallurgist - Other	2	2	Y	Y	Y	DT
Metal Industry - Sheet Metal Worker - Qualified	4	3	Y	Y	Y	DT
Metal Industry - Welder / Boilermaker	4	3	Y	Y	Y	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Meteorologist	1	1	Y	Y	Y	DT
Meter Reader - Gas / Electricity	3	3	Y	Y	Y	DT
Midwife - Medical Profession	4	3	Y	Y	Y	DT
Military Personnel - All Ranks - officer admin only, no special hazards or pending deployment	5	3	UI	Y	Y	DT
Milk Vendor	4	3	Y	Y	Y	DT
Mining & Quarrying - Geologist / Metallurgist / Engineer - Officer & Consulting. <25% on site - no underground	1	1	Y	Y	Y	DT
Mining & Quarrying - Geologist / Metallurgist / Engineer - Officer & Consulting. >25% on site - no underground	4	3	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Supervisor - Other qualified	4	3	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Supervisor / Engineer / Geologist / Metallurgist 100% on site	4	3	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Licensed Tradesperson	4	3	Y	Y	Y	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Semi Skilled Plant Operator	5	3	Y*	Y	UI	DT
Mining & Quarrying - Open Cut & Strip Mine Worker Unskilled Labourer Open Cut & Strip Mine	5	3	IC	Y	UI	DT
Mining & Quarrying - Sandblaster (Quarry)	5	3	UI	Y	UI	DT
Mining & Quarrying - Underground Mine Fire Fighter	5	3	UI	IC	UI	NC
Mining & Quarrying - Underground Mine Worker	6	4	IC	IC	IC	NC
Mining And Quarrying - Open Cut / Strip Mine or Underground working with Explosives	5	3	UI	IC	UI	NC
Minister (Clergyperson)	2	2	Y	Y	Y	DT
Model (Photographic)	5	3	UI	Y	UI	DT
Monumental Mason	5	3	Y*	Y	Y	DT
Motor Industry - Accessories / Spares sales	4	3	Y	Y	Y	DT
Motor Industry - Auto Electrician - Qualified	4	3	Y	Y	Y	DT
Motor Industry - Battery Fitter	5	3	Y*	Y	UI	DT
Motor Industry - Brake Repairer	4	3	Y	Y	Y	DT
Motor Industry - Car Detailer	5	3	Y*	Y	UI	DT
Motor Industry - Manager	3	3	Y	Y	Y	DT
Motor Industry - Manufacture - Assembly	5	3	Y*	Y	UI	DT
Motor Industry - Manufacture - Foundry Worker - Qualified	5	3	Y*	Y	UI	DT
Motor Industry - Mechanic - Qualified	4	3	Y	Y	Y	DT
Motor Industry - Motor Dealer	3	3	Y	Y	Y	DT
Motor Industry - Motor Salesman	3	3	Y	Y	Y	DT
Motor Industry - Motor Wrecker	5	3	UI	Y	UI	DT
Motor Industry - Panel Beater	4	3	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Motor Industry - Spray Painter	4	3	Y	Y	Y	DT
Motor Industry - Tyre Fitter	5	3	Y*	Y	UI	DT
Motor Industry - Vehicle Tester	4	3	Y	Y	Y	DT
Motor Industry - Wheel Alignment (No Tyre Fitting)	4	3	Y	Y	Y	DT
Music Teacher - Full time - Not Teaching From Home	2	2	Y	Y	Y	DT
Musician - Salaried	5	3	IC	Y	Y	DT
Naturopath - Qualified - Not Working From Home	2	2	Y	Y	Y	DT
Newspaper Industry - Compositor / Lithographer - Computerised	3	3	Y	Y	Y	DT
Newspaper Industry - Editor	2	2	Y	Y	Y	DT
Newspaper Industry - Journalist - Freelance (No Overseas Assignments) - no unusual risks	2	2	Y	Y	Y	DT
Newspaper Industry - Journalist - Other - Salaried (No Overseas Assignments) - Other - no unusual risks	3	3	Y	Y	Y	DT
Newspaper Industry - Journalist - Salaried (No Overseas Assignments) - Officer Only - no unusual risks	2	2	Y	Y	Y	DT
Newspaper Industry - Journalist Freelance / Salaried (Overseas Assignments)	5	3	UI	IC	UI	NC
Newspaper Industry - Newsagent - Deliveries	4	3	Y	Y	Y	DT
Newspaper Industry - Newsagent - Sales Only	3	3	Y	Y	Y	DT
Newspaper Industry - Photographer - Aerial or Overseas	5	3	UI	IC	UI	NC
Newspaper Industry - Photographer - Freelance (Not Aerial Or Overseas)	5	3	UI	Y	Y	DT
Newspaper Industry - Photographer - Salaried (Not Aerial Or Overseas)	4	3	Y	Y	Y	DT
Newspaper Industry - Printer / Linotype	4	3	Y	Y	Y	DT
Night Watchman (Not Cricket)	5	3	UI	Y	UI	DT
Nurse - Aide / Assistant	4	3	Y	Y	Y	DT
Nurse - Dental	3	3	Y	Y	Y	DT
Nurse - Director of Nursing	2	2	Y	Y	Y	DT
Nurse - Educator - Class Room Only	2	2	Y	Y	Y	DT
Nurse - Educator - Other	3	3	Y	Y	Y	DT
Nurse - Enrolled	4	3	Y	Y	Y	DT
Nurse - Matron - Administration Only	2	2	Y	Y	Y	DT
Nurse - Other - Registered	4	3	Y	Y	Y	DT
Nursery (Plant) - Proprietor - Established. Minimum 2 years.	4	3	Y	Y	Y	DT
Nursery (Plant) - Unqualified	4	3	Y	Y	Y	DT
Obstetrician - Medical Profession	1	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Crane Driver	5	3	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Derrickmen	5	3	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Driller	5	3	UI	IC	UI	NC

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Oil, Petroleum & Gas Industry - (Offshore Worker) - Engineer - Consulting & Design only - no manual	3	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Geologist / Geophysicist	3	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Lab Technician	4	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Offshore Worker) - Labourer	5	3	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Offshore Worker) - Skilled Tradesman	5	3	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Onshore Worker) - Crane Driver	5	3	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Derrickmen	5	3	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Driller	5	3	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Engineer - Officer - Consulting & design only	1	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Engineer - Onsite - Consulting & design only - no manual	3	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Geologist / Geophysicist - Officer & consulting only	1	1	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Lab Technician	3	3	Y	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Labourer	5	3	UI	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Machine Operator	5	3	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Refinery - Firefighter	6	4	UI	IC	UI	NC
Oil, Petroleum & Gas Industry - (Onshore Worker) - Refinery - Other	5	3	IC	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Repairman - Qualified	5	3	Y*	Y	Y	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Tanker Driver	5	3	UI	Y	UI	Y
Oil, Petroleum & Gas Industry - (Onshore Worker) - Tool Pusher	5	3	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Trench Digger	5	3	Y*	Y	UI	DT
Oil, Petroleum & Gas Industry - (Onshore Worker) - Welder	4	3	Y	Y	Y	DT
Optical Technician - Medical Profession	2	2	Y	Y	Y	DT
Optician - Medical Profession	1	1	Y	Y	Y	DT
Optometrist - Medical Profession	1	1	Y	Y	Y	DT
Oyster Farmer	4	3	Y	Y	Y	DT
Painter - Above 10 Metres - Licensed	5	3	UI	IC	UI	NC
Painter - Up To 10 Metres - Licensed	4	3	Y	Y	Y	DT
Panel Beater	4	3	Y	Y	Y	DT
Parking Officer	5	3	Y*	Y	UI	DT
Parking Station Attendant	5	3	Y*	Y	UI	DT
Parole Officer - Including Field Visits	4	3	Y	Y	Y	DT
Parole Officer - Office only	3	3	Y	Y	Y	DT
Pastry Cook	4	3	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Pathologist - Medical Profession	1	1	Y	Y	Y	DT
Pattern Maker	4	3	Y	Y	Y	DT
Paver - Licensed	5	3	Y*	Y	UI	DT
Pawnbroker	4	3	Y	Y	Y	DT
Personal Trainer - Established. Minimum 3 Years Full Time - Gym Only	5	3	Y*	Y	UI	DT
Personnel Consultant - Meeting AA Requirements	1	1	Y	Y	Y	DT
Personnel Consultant - Not Meeting AA Requirements	2	2	Y	Y	Y	DT
Pest Exterminator	5	3	Y*	Y	UI	DT
Pharmacist - Medical Profession	1	1	Y	Y	Y	DT
Photographer - Aerial or Overseas	5	3	UI	IC	UI	NC
Photographer - On Location (Not Aerial or Overseas)	4	3	Y	Y	Y	DT
Photographer - Studio, Weddings & Private Functions Only	2	2	Y	Y	Y	DT
Physicist	1	1	Y	Y	Y	DT
Physiotherapist - APA Qualified - Medical Profession	2	2	Y	Y	Y	DT
Piano Tuner	4	3	Y	Y	Y	DT
Picture Framer - Manufacture / Repairer	4	3	Y	Y	Y	DT
Pilot - Harbour	4	3	Y	Y	Y	DT
Pipeline Worker - Mainland	5	3	Y*	Y	UI	DT
Pipeline Worker - Offshore	5	3	UI	IC	UI	NC
Plant Operator	5	3	Y*	Y	UI	DT
Plasterer - Licensed	5	3	Y*	Y	Y	DT
Plumber - Licensed	4	3	Y	Y	Y	DT
Plumber - Roof - Full Time - Licensed	5	3	Y*	Y	UI	DT
Police - Bomb Disposal	5	3	UI	IC	UI	NC
Police - Other - no special hazards	5	3	UI	Y	UI	DT
Pooltable / Billiards - Maker / Repairer	4	3	Y	Y	Y	DT
Port Authority - Clerical	3	3	Y	Y	Y	DT
Port Authority - Harbour Pilot	4	3	Y	Y	Y	DT
Porter	5	3	Y*	Y	UI	DT
Postal - Mail Contractor - Not Using A Motorbike Or Pushbike	4	3	Y	Y	Y	DT
Postal - Mail Contractor - Using A Motorbike Or Pushbike	5	3	UI	Y	UI	DT
Postal - Non Rural - Delivery (Van)	4	3	Y	Y	Y	DT
Postal - Non Rural - Manager / Clerical	3	3	Y	Y	Y	DT
Postal - Non Rural - Postman / Sorter	4	3	Y	Y	Y	DT
Pottery & Ceramics Industry - Other	5	3	UI	Y	UI	DT
Pottery & Ceramics Industry - Skilled Worker (Not Home Cottage Artisan)	4	3	Y	Y	Y	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Priest	2	2	Y	Y	Y	DT
Printer - Other	5	3	Y*	Y	UI	DT
Printer - Qualified	4	3	Y	Y	Y	DT
Prisons - Governor / Administration Staff	2	2	Y	Y	Y	DT
Prisons - Maintenance Staff - Licensed	5	3	IC	Y	Y	DT
Prisons - Prisoners	UI	UI	UI	UI	UI	NC
Prisons - Warden / Guard	5	3	UI	Y	UI	DT
Private Detectives / Investigators - Other	5	3	UI	Y	UI	DT
Private Detectives / Investigators - Well Established, Minimum 3 Years & Unarmed	4	3	Y	Y	Y	DT
Process Worker	5	3	UI	Y	UI	DT
Projectionist	4	3	Y	Y	Y	DT
Property Industry - Consultant (Salaried)	2	2	Y	Y	Y	DT
Property Industry - Developer	5	3	IC	Y	Y	DT
Property Industry - Investor	5	3	UI	Y	UI	DT
Property Industry - Land Broker	2	2	Y	Y	Y	DT
Psychiatrist - Medical Profession	1	1	Y	Y	Y	DT
Psychologist - Medical Profession	1	1	Y	Y	Y	DT
Publican - Proprietor / Mgr admin and bar work	4	3	Y	Y	Y	DT
Publican - Proprietor / Mgr admin only, no bar work	4	3	Y	Y	Y	DT
Publican - Supervision Only - No Bar Work - At Least 4 Full time staff	4	3	Y	Y	Y	DT
Publisher	2	2	Y	Y	Y	DT
Purchasing Officer	2	2	Y	Y	Y	DT
Quantity Surveyor - Qualified	1	1	Y	Y	Y	DT
Quarry - Manager (No Manual Work)	4	3	Y	Y	Y	DT
Quarry - Worker - Licensed Tradesman (No Explosives)	4	3	Y	Y	Y	DT
Quarry - Worker - Semi Skilled / Plant Operator etc.	5	3	Y*	Y	UI	DT
Quarry Worker - Unskilled / Labourer	5	3	UI	Y	UI	DT
Radio / Television - Repairman	4	3	Y	Y	Y	DT
Radio Operator - does not include Air Traffic Controller	3	3	Y	Y	Y	DT
Railways - Fireman	5	3	UI	Y	UI	NC
Railways - Foreman, Inspector (Nil Track Work)	4	3	Y	Y	Y	DT
Railways - Guard (Nil Track Work)	4	3	Y	Y	Y	DT
Railways - Officer Worker	2	2	Y	Y	Y	DT
Railways - Porter	5	3	Y*	Y	UI	DT
Railways - Security / Special Constable - Armed	5	3	UI	Y	UI	NC
Railways - Security / Special Constable - Unarmed	5	3	Y*	Y	UI	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Railways - Shunter	5	3	UI	Y	UI	DT
Railways - Signaller (Nil Track Work)	4	3	Y	Y	Y	DT
Railways - Station Master / Assistant	4	3	Y	Y	Y	DT
Railways - Track worker	5	3	UI	Y	UI	DT
Railways - Train Driver	5	3	Y*	Y	UI	DT
Ranger	4	3	Y	Y	Y	DT
Real Estate - Agent - Others	3	3	Y	Y	Y	DT
Real Estate - Agent - Principal of Agency at least 5 salespeople	2	2	Y	Y	Y	DT
Real Estate - Receptionist	2	2	Y	Y	Y	DT
Real Estate - Sales - Property Industry	3	3	Y	Y	Y	DT
Refrigeration Mechanic - Commercial	4	3	Y	Y	Y	DT
Refrigeration Mechanic - Private / Domestic Premises	4	3	Y	Y	Y	DT
Removalist - Furniture	5	3	Y*	Y	UI	DT
Rigger - Above 10 Metres	5	3	UI	IC	UI	NC
Rigger - Up To 10 Metres	5	3	UI	Y	UI	DT
Road Maker / Painter / Surfacing	5	3	Y	Y	UI	DT
Roof Plumber - Licensed	5	3	Y*	Y	UI	DT
Roof Tiler - Licensed	5	3	Y*	Y	UI	DT
Sailmaker	4	3	Y	Y	Y	DT
Sales - Car / Caravan	3	3	Y	Y	Y	DT
Sales - Commercial Traveller	3	3	Y	Y	Y	DT
Sales - Sales Representative (No Deliveries)	3	3	Y	Y	Y	DT
Sandblaster	5	3	UI	Y	UI	DT
Saw & Knife Sharpener	5	3	Y*	Y	UI	DT
Scaffolder - Above 10 Metres	5	3	UI	IC	UI	NC
Scaffolder - Up To 10 Metres	5	3	UI	Y	UI	DT
Scientist - Lab work only	2	2	Y	Y	Y	DT
Scrap Metal Worker	5	3	UI	Y	UI	DT
Screen Printer	4	3	Y	Y	Y	DT
Secretary, Stenographer	2	2	Y	Y	Y	DT
Security Guard - Armed	5	3	UI	Y	UI	NC
Security Guard - Unarmed	5	3	Y*	Y	UI	DT
Serviceman / Repairman - Appliance / Vending Machines	4	3	Y	Y	Y	DT
Serviceman / Repairman - Officer Equipment	4	3	Y	Y	Y	DT
Shearer	5	3	UI	Y	UI	DT
Sheet Metal Worker - Qualified	4	3	Y	Y	Y	DT
Shipwright (Supervising Only)	4	3	Y	Y	Y	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Shipwright (Other)	5	3	UI	Y	UI	DT
Shipyards Worker - Skilled & Semi Skilled	5	3	Y*	Y	Y	DT
Shipyards Worker - Unskilled	5	3	UI	Y	UI	DT
Shoemaker / Repairer	4	3	Y	Y	Y	DT
Shopfitter	4	3	Y	Y	Y	DT
Shopkeeper - Adult Books / Goods	4	3	Y	Y	Y	DT
Shopkeeper - Antiques (Restoration, Delivery)	4	3	Y	Y	Y	DT
Shopkeeper - Antiques (Sales Only, No Manual)	3	3	Y	Y	Y	DT
Shopkeeper - Aquarium	4	3	Y	Y	Y	DT
Shopkeeper - Art Dealer - Shop or Gallery Only	3	3	Y	Y	Y	DT
Shopkeeper - Artist Supplies	3	3	Y	Y	Y	DT
Shopkeeper - Bakery	4	3	Y	Y	Y	DT
Shopkeeper - Bedding - Sales Only	3	3	Y	Y	Y	DT
Shopkeeper - Bicycle Sales / Repairs	4	3	Y	Y	Y	DT
Shopkeeper - Boating Equipment - Sales Only	4	3	Y	Y	Y	DT
Shopkeeper - Books, Stationery	3	3	Y	Y	Y	DT
Shopkeeper - Brassware - Sales Only	4	3	Y	Y	Y	DT
Shopkeeper - Butchery	4	3	Y	Y	Y	DT
Shopkeeper - Café - Other	5	3	Y*	Y	UI	DT
Shopkeeper - Café - Proprietor, Manager - 4 or more Full time Staff	4	3	Y	Y	Y	DT
Shopkeeper - Café - Proprietor, Manager - Other	4	3	Y	Y	Y	DT
Shopkeeper - Camping equipment	4	3	Y	Y	Y	DT
Shopkeeper - Cane - Sales Only	4	3	Y	Y	Y	DT
Shopkeeper - Cards	3	3	Y	Y	Y	DT
Shopkeeper - Carpet / Floor Covering - Sales Only	3	3	Y	Y	Y	DT
Shopkeeper - Chemist Assistant	3	3	Y	Y	Y	DT
Shopkeeper - Childrens wear	3	3	Y	Y	Y	DT
Shopkeeper - China Glassware	3	3	Y	Y	Y	DT
Shopkeeper - Clothing	3	3	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Other	5	3	Y*	Y	UI	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - 4 or more Full time Staff	4	3	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - Other	4	3	Y	Y	Y	DT
Shopkeeper - Computer	3	3	Y	Y	Y	DT
Shopkeeper - Confectionery	3	3	Y	Y	Y	DT
Shopkeeper - Curtain	3	3	Y	Y	Y	DT
Shopkeeper - Delicatessen - Other	5	3	Y*	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Shopkeeper - Delicatessen - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Disposals	4	3	Y	Y	Y	DT
Shopkeeper - Draper	3	3	Y	Y	Y	DT
Shopkeeper - Drycleaner - Owner	4	3	Y	Y	Y	DT
Shopkeeper - Drycleaner - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Duty Free	3	3	Y	Y	Y	DT
Shopkeeper - Electrical Goods - Sales & Rentals - No Manual Work or Deliveries or Installations	3	3	Y	Y	Y	DT
Shopkeeper - Electrical Goods - Sales & Rentals - Other	4	3	Y	Y	Y	DT
Shopkeeper - Fast Food / Takeaway - Manager, Franchise Operator eg McDonalds etc	4	3	Y	Y	Y	DT
Shopkeeper - Fast Food / Takeaway - Other	5	3	Y*	Y	UI	DT
Shopkeeper - Fast Food / Takeaway - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Fishmonger - Other	5	3	Y*	Y	UI	DT
Shopkeeper - Fishmonger - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Florist (no deliveries)	3	3	Y	Y	Y	DT
Shopkeeper - Florist (with deliveries)	4	3	Y	Y	Y	DT
Shopkeeper - Footwear	3	3	Y	Y	Y	DT
Shopkeeper - Fruiter / Greengrocer - Other	5	3	Y*	Y	UI	DT
Shopkeeper - Fruiter / Greengrocer - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Furniture - Sales Only	4	3	Y	Y	Y	DT
Shopkeeper - General Store	4	3	Y	Y	Y	DT
Shopkeeper - Gift	3	3	Y	Y	Y	DT
Shopkeeper - Grocer - other	5	3	Y*	Y	UI	DT
Shopkeeper - Grocer - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Gun & Firearm	4	3	Y	Y	Y	DT
Shopkeeper - Haberdashery / Draper	3	3	Y	Y	Y	DT
Shopkeeper - Hardware - Sales Only	4	3	Y	Y	Y	DT
Shopkeeper - Health Food (Proprietor)	3	3	Y	Y	Y	DT
Shopkeeper - Ice Cream Parlour	4	3	Y	Y	Y	DT
Shopkeeper - Jewellery	3	3	Y	Y	Y	DT
Shopkeeper - Lawn Mower - Sales Only	4	3	Y	Y	Y	DT
Shopkeeper - Light Fittings	3	3	Y	Y	Y	DT
Shopkeeper - Lingerie	3	3	Y	Y	Y	DT
Shopkeeper - Liquor Store - Other	5	3	Y*	Y	Y	DT
Shopkeeper - Liquor Store - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Locksmith	4	3	Y	Y	Y	DT
Shopkeeper - Manchester	3	3	Y	Y	Y	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Shopkeeper - Milkbar - Other	5	3	Y*	Y	UI	DT
Shopkeeper - Milkbar - Proprietor, Manager	4	3	Y	Y	Y	DT
Shopkeeper - Motor Vehicle Accessories / Spare Parts	4	3	Y	Y	Y	DT
Shopkeeper - Music / Musical Instruments	3	3	Y	Y	Y	DT
Shopkeeper - Newsagent - Deliveries	4	3	Y	Y	Y	DT
Shopkeeper - Newsagent - Sales Only	3	3	Y	Y	Y	DT
Shopkeeper - Nursery - Other	4	3	Y	Y	Y	DT
Shopkeeper - Nursery - Sales Only	4	3	Y	Y	Y	DT
Shopkeeper - Office Supplies	3	3	Y	Y	Y	DT
Shopkeeper - Paint & Wallpaper	4	3	Y	Y	Y	DT
Shopkeeper - Pawnbroker	4	3	Y	Y	Y	DT
Shopkeeper - Petshop	4	3	Y	Y	Y	DT
Shopkeeper - Pharmacy/Pharmacist - Qualified	1	1	Y	Y	Y	DT
Shopkeeper - Photographic	3	3	Y	Y	Y	DT
Shopkeeper - Pool Supplies	4	3	Y	Y	Y	DT
Shopkeeper - Shoe Shop	3	3	Y	Y	Y	DT
Shopkeeper - Sporting Goods	3	3	Y	Y	Y	DT
Shopkeeper - Stationery supplies	3	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Administration	3	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Cashier	3	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Cold Room	5	3	Y*	Y	UI	DT
Shopkeeper - Supermarket - Maintenance - Licensed	5	3	Y*	Y	Y	DT
Shopkeeper - Supermarket - Meat / Poultry / Fish	4	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Produce	4	3	Y	Y	Y	DT
Shopkeeper - Supermarket - Shelf Stockist	5	3	Y*	Y	UI	DT
Shopkeeper - Supermarket - Storeman	5	3	Y*	Y	UI	DT
Shopkeeper - Tobacconist	3	3	Y	Y	Y	DT
Shopkeeper - Video Shop	3	3	Y	Y	Y	DT
Sign Erector - Above 10 Metres	5	3	UI	IC	UI	NC
Sign Erector - Up To 10 Metres	5	3	Y*	Y	UI	DT
Signwriter - Office Based	2	2	Y	Y	Y	DT
Signwriter - Above 10 metres	5	3	UI	IC	UI	NC
Signwriter - Up To 10 metres	5	3	Y*	Y	Y	DT
Singer	5	3	UI	Y	UI	DT
Skylight Fitter	5	3	Y*	Y	Y	DT
Slaughterman	5	3	Y*	Y	UI	DT
Social Worker - Field Visits	3	3	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Social Worker - Office Only	2	2	Y	Y	Y	DT
Soil Technician	4	3	Y	Y	Y	DT
Solicitor	1	1	Y	Y	Y	DT
Sound Engineer	3	3	Y	Y	Y	DT
Sportsperson (Professional)	5	3	UI	Y	UI	DT
Spray Painter - Motor Industry - Qualified	4	3	Y	Y	Y	DT
Statistician	1	1	Y	Y	Y	DT
Steel Fixer - Building & Construction - Up to 10 metres	5	3	Y*	Y	UI	DT
Steeplejack / Steel Erector - Above 10 metres	5	3	UI	IC	UI	NC
Steeplejack / Steel Erector - Up To 10 metres	5	3	UI	Y	UI	DT
Stevedore / Docker	5	3	UI	Y	UI	DT
Stockbroker (Registered)	1	1	Y	Y	Y	DT
Stockman - Agriculture	5	3	UI	Y	UI	DT
Stonemason - Skilled - Licensed	4	3	Y	Y	Y	DT
Storeman - Admin only	4	3	Y	Y	Y	DT
Storeman - Other	5	3	Y*	Y	UI	DT
Street Sweeper	5	3	Y*	Y	UI	DT
Student	5	3	UI	Y	UI	DT
Stuntperson	5	3	UI	IC	UI	NC
Surgeon - Medical Profession	1	1	Y	Y	Y	DT
Surveyor - Field	3	3	Y	Y	Y	DT
Surveyor - Marine (No Diving)	4	3	Y	Y	Y	DT
Surveyor - Mine (No Underground)	4	3	Y	Y	Y	DT
Surveyor - Qualified (Office only)	2	2	Y	Y	Y	DT
Surveyor - Quantity - Qualified	1	1	Y	Y	Y	DT
Swimming Pool - Attendant	5	3	UI	Y	UI	DT
Swimming Pool - Builder - Licensed	4	3	Y	Y	Y	DT
Swimming Pool - Cleaner / Maintenance	5	3	Y*	Y	UI	DT
Swimming Pool - Proprietor / Manager (No Manual)	4	3	Y	Y	Y	DT
Tab - Manager	3	3	Y	Y	Y	DT
Tab - Staff	4	3	Y	Y	Y	DT
Tailor - Well Established - Not Working From Home	4	3	Y	Y	Y	DT
Tanker Driver (Petrol, Petroleum Products)	5	3	UI	Y	UI	DT
Tanner	5	3	Y*	Y	Y	DT
Taxation Consultant - Other	2	2	Y	Y	Y	DT
Taxation Consultant - Qualified	1	1	Y	Y	Y	DT
Taxi Driver - Full Time - owner established minimum 2 years	5	3	Y*	Y	UI	DT

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Taxi Driver - Others - Full Time	5	3	UI	Y	UI	DT
Taxidermist	4	3	Y	Y	Y	DT
Telephone Technician - No Underground or Heights	4	3	Y	Y	Y	DT
Telephone Technician - Telephonist / Switchboard	3	3	Y	Y	Y	DT
Television Repairman - Qualified	4	3	Y	Y	Y	DT
Theatre & Cinema - Management / Admin	2	2	Y	Y	Y	DT
Theatre & Cinema - Ticket Seller / Usher / Projectionist	3	3	Y	Y	Y	DT
Tiler - Floor & Wall - Licensed	4	3	Y	Y	Y	DT
Tiler - Roof - Licensed	5	3	Y*	Y	UI	DT
Timber Industry - Merchant	4	3	Y	Y	Y	DT
Timber Industry - Mill Worker	5	3	UI	Y	UI	DT
Timber Industry - Sawyer	5	3	UI	Y	UI	DT
Timber Industry - Tree Feller / Lopper	5	3	UI	Y	UI	NC
Timber Industry - Tree Stump Remover	5	3	Y*	Y	UI	DT
Tool Maker - Qualified	4	3	Y	Y	Y	DT
Tourism - Excursions / Tours (Full time, Australia Only)	3	3	Y	Y	Y	DT
Town Planner	2	2	Y	Y	Y	DT
Travel Agent	2	2	Y	Y	Y	DT
Tree Surgeon - Qualified (Not Working At Heights)	5	3	Y*	Y	UI	DT
Trench Digger	5	3	Y*	Y	UI	DT
Truck Driver - Interstate (Minimum 2 years Experience. Regular Contracts)	5	3	UI	Y	UI	DT
Truck Driver - Intrastate - (Returning Home Daily)	5	3	Y*	Y	UI	DT
Truck Driver - Suburban	5	3	Y*	Y	UI	DT
Tugboat Operator - Harbour Only	5	3	Y*	Y	UI	DT
Type Setter - Computer	2	2	Y	Y	Y	DT
Type Setter - Manual	4	3	Y	Y	Y	DT
Typist	2	2	Y	Y	Y	DT
Tyre Fitter	5	3	Y*	Y	UI	DT
Unemployed	5	3	UI	Y	UI	DT
Upholsterer	4	3	Y	Y	Y	DT
Valet	4	3	Y	Y	Y	DT
Valuer - Livestock	4	3	Y	Y	Y	DT
Valuer - Property / Other	3	3	Y	Y	Y	DT
Veterinary - Nurse	4	3	Y	Y	Y	DT
Veterinary - Surgeon (Domestic Pets)	1	1	Y	Y	Y	DT
Veterinary - Surgeon (Livestock)	2	2	Y	Y	Y	DT

Occupation guide (cont.)

Occupation	Rating - for corporate rates	Rating - for standard rates	Income Protection	Life	TPD	Trustee Minimum Cover
Vigneron - Qualified winemaker	4	3	Y	Y	Y	DT
Waiter	5	3	Y*	Y	UI	DT
Watchmaker / Repairer	4	3	Y	Y	Y	DT
Watchman (Night)	5	3	UI	Y	UI	DT
Weaver - Not working from home	4	3	Y	Y	Y	DT
Welder - Qualified	4	3	Y	Y	Y	DT
Wharf Worker	5	3	UI	Y	UI	DT
Window Cleaner - Above 10 metres	5	3	UI	IC	UI	NC
Window Cleaner - Up to 10 metres	5	3	Y*	Y	UI	DT
Window Dresser	4	3	Y	Y	Y	DT
Window Tinter	4	3	Y	Y	Y	DT
Windscreen Fitter	4	3	Y	Y	Y	DT
Wine Maker	4	3	Y	Y	Y	DT
Wine Merchant (Vintner) - Sales & Light Manual	4	3	Y	Y	Y	DT
Wool Classer - City	3	3	Y	Y	Y	DT
Wool Classer - Country	4	3	Y	Y	Y	DT
Wrecker - Building	5	3	UI	Y	UI	DT
Wrecker - Motor	5	3	UI	Y	UI	DT
Zoo Worker (Wildlife Attendant) - Other - Unqualified	5	3	Y*	Y	Y	DT
Zoo Worker (Wildlife Attendant) - With Tertiary Qualified	4	3	Y	Y	Y	DT
Zoologist - No Overseas Or Field Work	1	1	Y	Y	Y	DT

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