

Suncorp Brighter Super[®]

Insurance premium rates guide
(for personal and non-Corporate employer members)

Issued 1 April 2022



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About this guide

This guide is for:

- personal members with insurance cover
- members who are employees of non-Corporate employers with Trustee Minimum Cover or member selected insurance cover

Members who are employees of Corporate employers should refer to the 'Insurance premium rates guide (for Corporate employer members)' for the insurance premium rates applicable to them.

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

The insurance fees you pay may vary depending on your particular circumstances and medical conditions.

Please see the 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 or 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 fee 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 relevant Suncorp Brighter Super Product Disclosure Statement (PDS), Product Guide and other 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 Personal and Pension PDS issued 1 April 2022 and 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](https://www.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 benefit type (eg Life cover only, Life and TPD and/or Income Protection)
- For Income Protection, the benefit period and waiting period.

You'll also need to know the member's occupation rating. See 'Occupation categories' on page 7 for more information on this and the occupation guide on page 13.

The annual insurance fee for all insurance cover can be calculated as:

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

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

Example 1

Samantha is a personal member. She is 30 years old and works as a lawyer. Samantha would like to insure herself for \$500,000 for Life and TPD cover and \$6,000 per month of Income Protection cover 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 4, 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	$\$290.00 - \$29.00 =$ \$261.00
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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 \$72,000 pa	$\$374.43 - \$37.44 =$ \$336.99
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Total cost of all cover per month	$(\$261.00 + \$336.99) / 12 =$ \$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 12 for more information.

Example 2

Claudine is 40 years old and works as a radiographer for a non-Corporate employer. She has \$151,253 of Life & TPD cover under Trustee Minimum Cover.

Using the formula on page 4, the cost of her insurance would be:

Life cover, base	$\$151,253 \times 0.7715 / 1,000 = \116.69
Life cover, occupation loading (White Collar)	$\$116.69 \times 0\% = \0
Total Life cover insurance fee	$\\$116.69 + \\$0 = \\$116.69$
TPD cover, base	$\$151,253 \times 0.9592 / 1,000 = \145.08
TPD cover, occupation loading (White Collar)	$\$145.08 \times 0\% = \0
Total TPD cover insurance fee	$\\$145.08 + \\$0 = \\$145.08$
Total annual cost of Life and TPD cover of \$151,253	$\\$116.69 + \\$145.08 = \\$261.77$

Total cost of Life and TPD cover per month $\$261.77 / 12 = \21.81

Stamp duty may be payable in addition to the insurance fee for TPD cover. The amount will depend on the state in which Claudine lives. Please see **Stamp duty** on page 12 for more information.

Example 3

Claudine decided to apply for \$5,000 per month of income protection cover, with a 30 day waiting period and two-year benefit period. Her application was accepted on standard terms (ie no exclusions) and she doesn't undertake any hazardous pursuits. She retained her \$151,253 of Life & TPD cover.

Using the formula on page 4, the cost of her insurance would be:

Total annual cost of Life and TPD cover of \$151,253	\$261.77
Income Protection benefit of \$60,000 pa:	
Income Protection, base	$\$60,000 \times 8.3339 / 1,000 = \500.03
Income Protection, occupation loading (White Collar)	$\$500.03 \times 0\% = \0
Total annual cost of Income Protection cover of \$60,000 pa	$\\$500.03 + \\$0 = \\$500.03$
Total cost per month	$(\\$261.77 + \\$500.03) / 12 = \\$63.48$

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 Claudine lives. Please see **Stamp duty** on page 12 for more information.

Occupation categories

The level of insurance fee payable depends on the occupation of the insured person, according to one of the following pre-defined occupation categories and other factors. To check which category your occupation falls into, please see **Suncorp Brighter Super's occupation guide** on page 13 of this guide. 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.

4. 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.

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 7 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 13. Some occupations in the Blue Collar category are not insurable for Life and/or TPD cover.

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

Occupation category	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 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

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

Current age	Life		TPD	
	Male	Female	Male	Female
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
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

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 7 of this guide. The occupation category for each occupation is listed in the Occupation guide on page 13. Some occupations in the Blue Collar category are not insurable for Income Protection cover.

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

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

Annual insurance rates for Income Protection – two-year benefit period, 30-day waiting period

Rates shown are for White Collar (category 2) members and are annual insurance rates 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
15	3.323	4.9842
16	3.323	4.9842
17	3.323	4.9842
18	3.323	4.9842
19	3.2581	4.8872
20	3.3417	5.0125
21	3.3417	5.0125
22	3.4356	5.1534
23	3.4671	5.2004
24	3.5192	5.2787
25	3.4356	5.1534
26	3.3417	5.0125
27	3.3417	5.0125
28	3.3417	5.0125
29	3.4356	5.1534
30	3.4671	5.2004
31	3.5609	5.3415
32	3.6758	5.5137
33	3.8534	5.7799
34	4.0338	6.0507
35	4.2897	6.4345
36	4.5559	6.8338
37	4.8425	7.2638
38	5.1394	7.7092
39	5.4773	8.2159

Current age	Male	Female
40	5.556	8.3339
41	6.0396	9.0593
42	6.4957	9.7434
43	7.0629	10.5943
44	7.6406	11.461
45	8.2683	12.4023
46	8.9057	13.3586
47	9.5977	14.3966
48	10.2475	15.3713
49	10.9502	16.4254
50	11.7113	17.567
51	12.5371	18.8058
52	13.4348	20.1523
53	14.4124	21.6186
54	15.4789	23.2181
55	16.6443	24.9664
56	17.9205	26.8809
57	19.3203	28.9805
58	20.8587	31.2882
59	22.5527	33.8288
60	24.4213	36.6319
61	26.4869	39.7304
62	28.6088	42.9133
63	25.8302	38.7453
64	12.6826	19.0238

Trustee Minimum Cover

The following table shows the level of cover for members with Trustee Minimum Cover. Some occupations in the Blue Collar category are not insurable for Trustee Minimum Cover.

Current age	Life and TPD sum insured
15 to 19	\$50,000
20 to 46	\$151,253
47	\$147,472
48	\$132,724
49	\$119,452
50	\$107,507
51	\$96,756
52	\$87,080
53	\$78,372
54	\$70,535
55	\$63,482
56	\$57,133
57	\$51,420
58	\$46,278
59	\$41,650
60	\$37,485
61	\$33,737
62	\$30,363
63	\$27,327
64	\$24,594
65	\$22,135
66	\$19,921
67	\$17,929
68	\$16,136
69	\$14,523

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 below are typically the maximum rate payable and are correct as at the date this guide was prepared. These may change from time to time and vary according to your date of birth. 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.

Suncorp Brighter Super's 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

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Building & Construction - Builder - Licensed - >25% general manual building duties	3	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration <25% onsite supervision or manual duties	3	Y	Y	Y	DT
Building & Construction - Builder - Licensed - Administration and sales only	3	Y	Y	Y	DT
Building & Construction - Carpenter - Licensed	3	Y	Y	Y	DT
Building & Construction - Ceiling Fixer - Licensed	3	Y	Y	Y	DT
Building & Construction - Cement Renderer - Licensed	3	Y*	Y	UI	DT
Building & Construction - Civil Engineer - Qualified	1	Y	Y	Y	DT
Building & Construction - Clerk of work, site officer administration only	3	Y	Y	Y	DT
Building & Construction - Concrete Cutter	3	Y*	Y	UI	DT
Building & Construction - Concreter - Licensed	3	Y*	Y	UI	DT
Building & Construction - Crane, Derrick & Hoist Driver - Licensed	3	Y*	Y	UI	DT
Building & Construction - Dogman	3	UI	Y	UI	DT
Building & Construction - Drainer - Licensed	3	Y	Y	Y	DT
Building & Construction - Electrician - Licensed	3	Y	Y	Y	DT
Building & Construction - Joiner - Licensed	3	Y	Y	Y	DT
Building & Construction - Labourer	3	UI	Y	UI	DT
Building & Construction - Painter (Above 2 Stories) - Licensed	3	UI	Y	UI	DT
Building & Construction - Painter (Up To 2 Stories) - Licensed	3	Y	Y	Y	DT
Building & Construction - Plasterer - Licensed	3	Y	Y	Y	DT
Building & Construction - Plumber - Licensed	3	Y	Y	Y	DT
Building & Construction - Quantity Surveyor, qualified	1	Y	Y	Y	DT
Building & Construction - Roof Worker / Tiler / Fixer - Licensed	3	Y*	Y	UI	DT
Building & Construction - Scaffolder / Rigger (Above 10 Metres)	3	UI	IC	UI	NC
Building & Construction - Scaffolder / Rigger (Up To 10 Metres)	3	UI	IC	UI	NC
Building & Construction - Site Foreman, no manual work	3	Y	Y	Y	DT
Building & Construction - Steel fixer (Above 10 Metres)	3	UI	IC	UI	NC
Building & Construction - Steel fixer (up to 10 Metres)	3	Y*	Y	UI	DT
Building & Construction - Tiler (Wall & Floor) - Licensed	3	Y	Y	Y	DT
Bus Driver - Interstate - Recognised Operator eg Grey Hound	3	Y*	Y	UI	DT
Bus Driver - Local	3	Y	Y	Y	DT
Bus Driver - Long Distances (Returning Home Daily)	3	Y	Y	Y	DT
Bush Clearer	3	UI	Y	UI	DT
Business Consultant (Officer Based)	2	Y	Y	Y	DT
Butcher - Butcher / Boner - Abattoirs	3	Y*	Y	UI	DT
Butcher - Non Slaughtering	3	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Market Gardener	3	Y	Y	Y	DT
Market Stall Holder	3	UI	Y	UI	DT
Martial Arts Instructor - Full Time, Established. Minimum 3 years	3	Y*	Y	UI	DT
Masseur / Masseuse - Qualified - Not working From Home	3	Y	Y	Y	DT
Masseur / Masseuse - Qualified - Well Established. Minimum 2 years In Practice / Sports Club	3	Y	Y	Y	DT
Mathematician	1	Y	Y	Y	DT
Meat Industry - Butcher - Non Slaughtering	3	Y	Y	Y	DT
Meat Industry - Butcher - Slaughtering	3	Y*	Y	UI	DT
Meat Industry - Meat Packer - Abattoirs	3	UI	Y	UI	DT
Mechanic - Also see under Motor Industry	3	Y	Y	Y	DT
Mechanic - Mechanical Engineer	3	Y	Y	Y	DT
Medical Profession - Acupuncturist (Qualified / Member of Acupuncture Assoc. of Australia)	2	Y	Y	Y	DT
Medical Profession - Anaesthetist	1	Y	Y	Y	DT
Medical Profession - Audiologist	1	Y	Y	Y	DT
Medical Profession - Chiropodist - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Chiropractor - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Dental / Orthodontic Technician	2	Y	Y	Y	DT
Medical Profession - Dental Hygienist	2	Y	Y	Y	DT
Medical Profession - Dental Surgeon	1	Y	Y	Y	DT
Medical Profession - Dietician - Qualified	1	Y	Y	Y	DT
Medical Profession - Doctor / Physicist / Specialist	1	Y	Y	Y	DT
Medical Profession - Enrolled Nurse	3	Y	Y	Y	DT
Medical Profession - Gynaecologist	1	Y	Y	Y	DT
Medical Profession - Herbalist - Qualified not working from home	2	Y	Y	Y	DT
Medical Profession - Homoeopath - Qualified not working from home	2	Y	Y	Y	DT
Medical Profession - Hospital Administration	2	Y	Y	Y	DT
Medical Profession - Hospital Domestic / Cleaner	3	Y*	Y	UI	DT
Medical Profession - Hospital Maintenance - Licensed	3	Y	Y	Y	DT
Medical Profession - Hospital Maintenance - Other	3	Y*	Y	UI	DT
Medical Profession - Hospital Wardsman	3	Y	Y	Y	DT
Medical Profession - Hypnotherapist - Member of Aust Hypnotherapist Association	2	Y	Y	Y	DT
Medical Profession - Matron - Admin Only	2	Y	Y	Y	DT
Medical Profession - Midwife	3	Y	Y	Y	DT
Medical Profession - Naturopath - Qualified (Not Working From Home)	2	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Medical Profession - Nurse - General / Psychiatric	3	Y	Y	Y	DT
Medical Profession - Nurse - Theatre	3	Y	Y	Y	DT
Medical Profession - Nurses Aide	3	Y	Y	Y	DT
Medical Profession - Obstetrician	1	Y	Y	Y	DT
Medical Profession - Occupational Therapist - Qualified	1	Y	Y	Y	DT
Medical Profession - Ophthalmologist	1	Y	Y	Y	DT
Medical Profession - Optical Technician	2	Y	Y	Y	DT
Medical Profession - Optician	1	Y	Y	Y	DT
Medical Profession - Optometrist	1	Y	Y	Y	DT
Medical Profession - Orthodontist	1	Y	Y	Y	DT
Medical Profession - Osteopath - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Paediatrician	1	Y	Y	Y	DT
Medical Profession - Pathologist	1	Y	Y	Y	DT
Medical Profession - Pharmacist	1	Y	Y	Y	DT
Medical Profession - Physiotherapist - APA Qualified	2	Y	Y	Y	DT
Medical Profession - Podiatrist - Qualified & State Registered	2	Y	Y	Y	DT
Medical Profession - Psychiatrist	1	Y	Y	Y	DT
Medical Profession - Psychologist	1	Y	Y	Y	DT
Medical Profession - Radiographer	2	Y	Y	Y	DT
Medical Profession - Radiologist	1	Y	Y	Y	DT
Medical Profession - Registered Nurse	3	Y	Y	Y	DT
Medical Profession - Social Worker - Field Visits	3	Y	Y	Y	DT
Medical Profession - Social Worker - Officer Only	2	Y	Y	Y	DT
Medical Profession - Speech Therapist - Qualified	2	Y	Y	Y	DT
Medical Profession - Surgeon	1	Y	Y	Y	DT
Medical Profession - Technologist	2	Y	Y	Y	DT
Medical Profession - Urologist	1	Y	Y	Y	DT
Metal Industry - Dealers	3	Y*	Y	UI	DT
Metal Industry - Electroplater / Enameller	3	Y	Y	Y	DT
Metal Industry - Fitter & Turner - Qualified	3	Y	Y	Y	DT
Metal Industry - Foundry Worker - Qualified	3	Y*	Y	UI	DT
Metal Industry - Metallurgist - Officer Duties Only	1	Y	Y	Y	DT
Metal Industry - Metallurgist - Other	2	Y	Y	Y	DT
Metal Industry - Sheet Metal Worker - Qualified	3	Y	Y	Y	DT
Metal Industry - Welder / Boilermaker	3	Y	Y	Y	DT
Meteorologist	1	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Railways - Train Driver	3	Y*	Y	UI	DT
Ranger	3	Y	Y	Y	DT
Real Estate - Agent - Others	3	Y	Y	Y	DT
Real Estate - Agent - Principal of Agency at least 5 salespeople	2	Y	Y	Y	DT
Real Estate - Receptionist	2	Y	Y	Y	DT
Real Estate - Sales - Property Industry	3	Y	Y	Y	DT
Refrigeration Mechanic - Commercial	3	Y	Y	Y	DT
Refrigeration Mechanic - Private / Domestic Premises	3	Y	Y	Y	DT
Removalist - Furniture	3	Y*	Y	UI	DT
Rigger - Above 10 Metres	3	UI	IC	UI	NC
Rigger - Up To 10 Metres	3	UI	Y	UI	DT
Road Maker / Painter / Surfacing	3	Y	Y	UI	DT
Roof Plumber - Licensed	3	Y*	Y	UI	DT
Roof Tiler - Licensed	3	Y*	Y	UI	DT
Sailmaker	3	Y	Y	Y	DT
Sales - Car / Caravan	3	Y	Y	Y	DT
Sales - Commercial Traveller	3	Y	Y	Y	DT
Sales - Sales Representative (No Deliveries)	3	Y	Y	Y	DT
Sandblaster	3	UI	Y	UI	DT
Saw & Knife Sharpener	3	Y*	Y	UI	DT
Scaffolder - Above 10 Metres	3	UI	IC	UI	NC
Scaffolder - Up To 10 Metres	3	UI	Y	UI	DT
Scientist - Lab work only	2	Y	Y	Y	DT
Scrap Metal Worker	3	UI	Y	UI	DT
Screen Printer	3	Y	Y	Y	DT
Secretary, Stenographer	2	Y	Y	Y	DT
Security Guard - Armed	3	UI	Y	UI	NC
Security Guard - Unarmed	3	Y*	Y	UI	DT
Serviceman / Repairman - Appliance / Vending Machines	3	Y	Y	Y	DT
Serviceman / Repairman - Officer Equipment	3	Y	Y	Y	DT
Shearer	3	UI	Y	UI	DT
Sheet Metal Worker - Qualified	3	Y	Y	Y	DT
Shipwright (Supervising Only)	3	Y	Y	Y	DT
Shipwright (Other)	3	UI	Y	UI	DT
Shipyards Worker - Skilled & Semi Skilled	3	Y*	Y	Y	DT
Shipyards Worker - Unskilled	3	UI	Y	UI	DT

Suncorp Brighter Super's occupation guide (cont.)

Suncorp Brighter Super's occupation guide	Rating	Income Protection	Life	TPD	Trustee Minimum Cover
Shoemaker / Repairer	3	Y	Y	Y	DT
Shopfitter	3	Y	Y	Y	DT
Shopkeeper - Adult Books / Goods	3	Y	Y	Y	DT
Shopkeeper - Antiques (Restoration, Delivery)	3	Y	Y	Y	DT
Shopkeeper - Antiques (Sales Only, No Manual)	3	Y	Y	Y	DT
Shopkeeper - Aquarium	3	Y	Y	Y	DT
Shopkeeper - Art Dealer - Shop or Gallery Only	3	Y	Y	Y	DT
Shopkeeper - Artist Supplies	3	Y	Y	Y	DT
Shopkeeper - Bakery	3	Y	Y	Y	DT
Shopkeeper - Bedding - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Bicycle Sales / Repairs	3	Y	Y	Y	DT
Shopkeeper - Boating Equipment - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Books, Stationery	3	Y	Y	Y	DT
Shopkeeper - Brassware - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Butchery	3	Y	Y	Y	DT
Shopkeeper - Café - Other	3	Y*	Y	UI	DT
Shopkeeper - Café - Proprietor, Manager - 3 or more Full time Staff	3	Y	Y	Y	DT
Shopkeeper - Café - Proprietor, Manager - Other	3	Y	Y	Y	DT
Shopkeeper - Camping equipment	3	Y	Y	Y	DT
Shopkeeper - Cane - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Cards	3	Y	Y	Y	DT
Shopkeeper - Carpet / Floor Covering - Sales Only	3	Y	Y	Y	DT
Shopkeeper - Chemist Assistant	3	Y	Y	Y	DT
Shopkeeper - Childrens wear	3	Y	Y	Y	DT
Shopkeeper - China Glassware	3	Y	Y	Y	DT
Shopkeeper - Clothing	3	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Other	3	Y*	Y	UI	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - 3 or more Full time Staff	3	Y	Y	Y	DT
Shopkeeper - Coffee Lounge - Proprietor, Manager - Other	3	Y	Y	Y	DT
Shopkeeper - Computer	3	Y	Y	Y	DT
Shopkeeper - Confectionery	3	Y	Y	Y	DT
Shopkeeper - Curtain	3	Y	Y	Y	DT
Shopkeeper - Delicatessen - Other	3	Y*	Y	Y	DT
Shopkeeper - Delicatessen - Proprietor, Manager	3	Y	Y	Y	DT
Shopkeeper - Disposals	3	Y	Y	Y	DT
Shopkeeper - Draper	3	Y	Y	Y	DT

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

Suncorp Brighter Super's occupation guide (cont.)

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

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

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